



STIC Search Report

EIC 3600

STIC Database Tracking Number: 156625

TO: Robert Rhode
Location: KNX 5C21
Art Unit : 3625
Wednesday, June 22, 2005
Case Serial Number: 10/808029

From: Janice Burns
Location: EIC 3600
Knox / 4B71
Phone: 571-272-3518
Janice.Burns@uspto.gov

Search Notes

Dear Examiner

Please read though the following results.

If you have any questions please feel free to contact me.

Janice Burns, MLS
Scientific & Technical Information Center
Electronic Information Center 3600
571-272-3518
571-273-0046 (fax)
Janice.Burns@uspto.gov





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader
571-272-3496 KNX 4B68

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 KNX 4B68





Have Under Review: 2082

156625

Scientific and Technical Information Center

[Patent Intranet](#) > [NPL Virtual Library](#) > [Request a Search](#)[Patents Home](#) | [Site Feedback](#)[NPL Virtual Library Home](#) | [About STIC](#) | [STIC Catalog](#) | [Site Guide](#) | [EIC](#) | [Automation Training/ITRPs](#) | [Contact Us](#) | [STIC Staff](#) | [FAQ](#)

41

Request a Search

Search requests relating to **published applications, patent families, and litigation** may be submitted by filling out this form and clicking on "Send."

For all other search requests, fill out the form, print, and submit the printout with any attachments to the STIC facility serving your Technology Center.

Tech Center:

☐ TC 1600 ☐ TC 1700 ☐ TC 2100 ☐ TC 2600 ☐ TC 2800
☐ TC2900 ☐ TC 3600 ☐ TC 3700 ☐ Law Lib ☐ Other

Enter your Contact Information below:

Name: Rhode

Employee Number: 79770

Phone: 2-6761

Art Unit or Office: 3625

Building & Room Number: 5C21

Enter the case serial number (Required): 10/808,029

If not related to a patent application, please enter NA here.

Class / Subclass(es): 705/26,27,37

Earliest Priority Filing Date: 12/6/2000

Format preferred for results:

☒ Paper ☐ Diskette ☐ E-mail

Provide detailed information on your search topic:

- In your own words, describe in detail the concepts or subjects you want us to search.
- Include synonyms, keywords, and acronyms. Define terms that have special meanings.
- ***For Chemical Structure Searches Only***
Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers
- ***For Sequence Searches Only***

Include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.

- *For Foreign Patent Family Searches Only*
Include the country name and patent number.
- Provide examples or give us relevant citations, authors, etc., if known.
- FAX or send the **abstract, pertinent claims** (not all of the claims), **drawings**, or **chemical structures** to your EIC or branch library.

Enter your Search Topic Information below:

a method of processing receivables in an online
B2B exchange in which the exchange comprises a
validation and reconciliation engine/
processor, which reconciles and calculates
buyer billing (bills) with seller invoices
and
a "factoring" capability to finance
receivables and/or invoices from sellers

factoring: factors will buy a receivable from a seller at
a discount - say 80% of the value in
cash

Special Instructions and Other Comments:

(For fastest service, let us know the best times to contact you, in case the searcher needs further clarification on your search.)

- matching billing and invoicing line items of a sales
- online Bill Presentation and Payment and Reconciliation

Press ALT + F, then P to print this screen for your own information.

SEND

RESET

USPTO [Intranet Home](#) | [Index](#) | [Resources](#) | [Contacts](#) | [Internet](#) | [Search](#) | [Web Services](#)

Last Modified: 08/20/2004 10:04:50

see attached drawing

Amendments to the Claims:

① (Previously Presented) A system for electronically facilitating the financing of receivables by a financial institution, said receivables resulting from electronic commerce between a buyer and a seller, said system including a central processing platform comprising:

a translation engine adapted to receive and translate seller information relating to a sale of product or service from a seller information format into a buyer information format and to forward the translated information to the buyer;

a validation engine adapted to validate a transaction by matching billing information associated with the sale with receipt and acceptance information associated with the sale, supplied electronically by the buyer to the central processing platform;

said translation engine and validation engine cooperating to produce validated electronic data representative of a receivable of the seller; and

means responsive to the central processing platform to convert the validated electronic data into a negotiable financial instrument to be issued by the financial institution for introduction into commerce [without regard to the underlying transaction between the buyer and seller.]

2. (Previously Presented) A system according to claim 1, wherein the seller information is sent to the central processing platform by e-mail.

3. (Previously Presented): A system according to claim 1, wherein the seller information is sent to the central processing platform by the seller filling out an HTML form at a Web site of the central processing platform.

4. (Previously Presented) A system according to claim 1, wherein the seller information is directly accessed by the central processing platform from a database of the seller.

5. (Previously Presented) A server on a network, said server facilitating the financing of receivables by a financial institution, said receivables resulting from electronic financing of receivables by a financial institution, said receivables resulting from electronic commerce between a buyer and a seller and

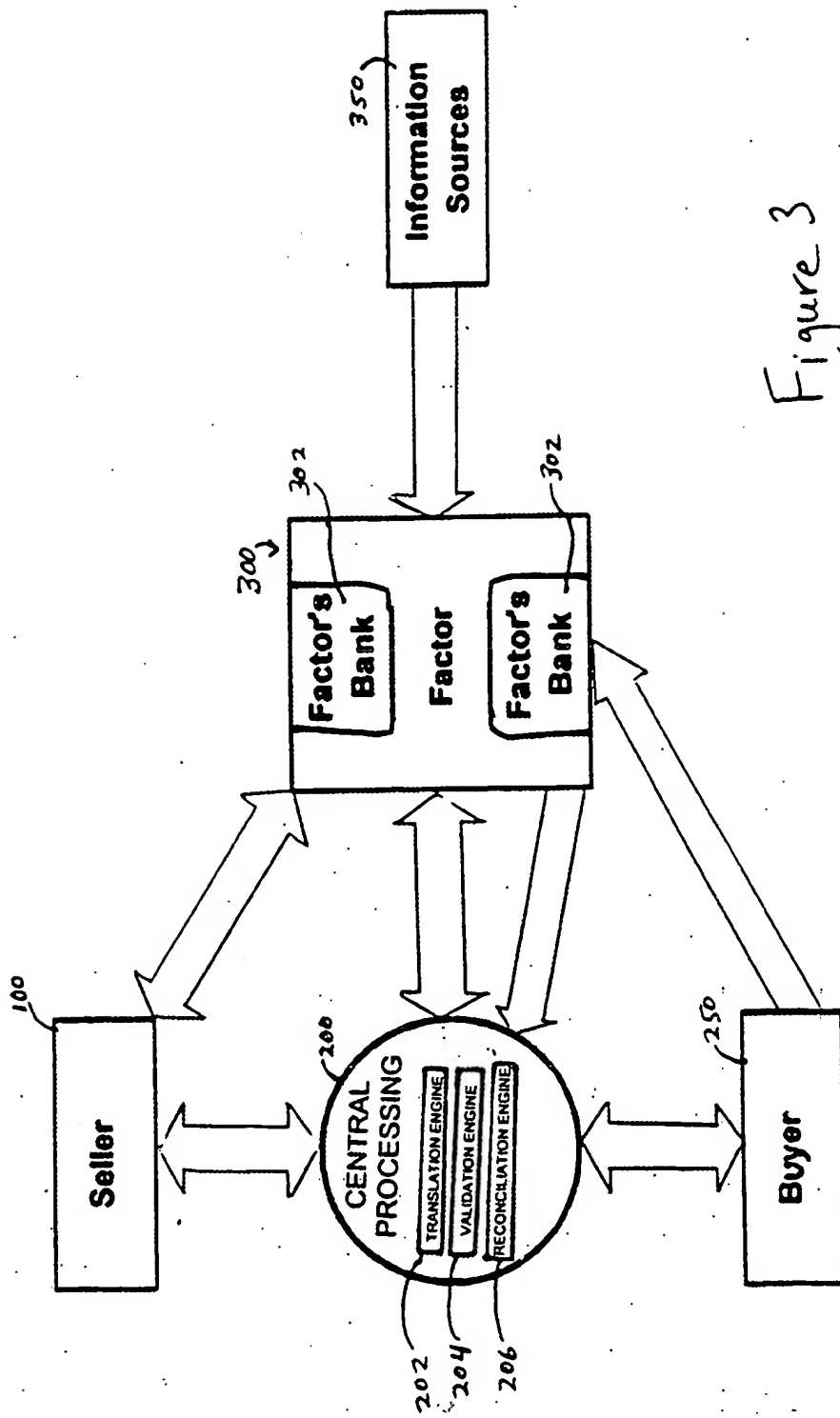
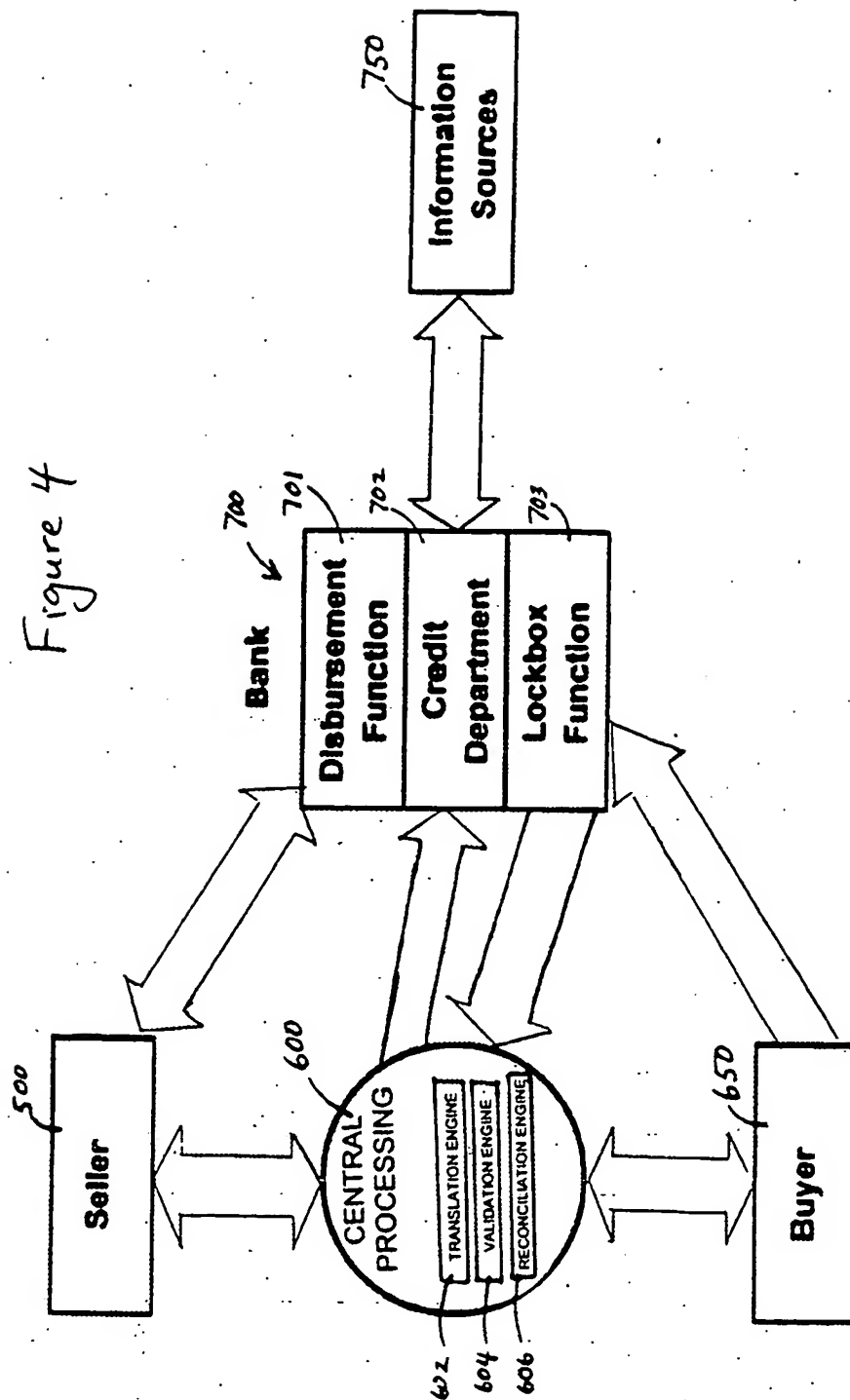


Figure 3

Figure 4



ABSTRACT OF THE DISCLOSURE

A system is provided for facilitating commerce between a buyer and a seller. The system includes a central processing platform having: a translator adapted to
5 translate seller information relating to a product or service sale from a seller information format into a buyer information format; a validator adapted to validate a transaction by matching billing information associated with the product sale, and supplied
10 electronically by the seller to the central processing platform, with receipt and acceptance information associated with the product, supplied electronically by the buyer to the central processing platform; and a reconciliator adapted to discriminate and reconcile
15 discrepancies between the billing information and the receipt and acceptance information and to report the discrepancies to the seller.

NY_MAIN 121345 v 1

Set	Items	Description
S1	78	AU=(CROSS, T? OR CROSS T?)
S2	4	AU=(GAGNE, T? OR GAGNE T?)
S3	13	AU=(GAGNE, C? OR GAGNE C?)
S4	1	S1 AND S2 AND S3

? show files

File 344:Chinese Patents Abs Aug 1985-2005/May
(c) 2005 European Patent Office

File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538
(c) 2005 Thomson Derwent

File 348:EUROPEAN PATENTS 1978-2005/Jun W02
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
(c) 2005 WIPO/Univentio

4/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016517376 **Image available**
WPI Acc No: 2004-675759/200466
XRPX Acc No: N04-535515

Business to business commerce facilitating system for financial transaction, has validation engine that validates transaction by matching billing information of product sale with receipt and acceptance information of product

Patent Assignee: CROSS T M (CROS-I); GAGNE C G (GAGN-I); GAGNE T G (GAGN-I)
Inventor: CROSS T M ; GAGNE C G ; GAGNE T G
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040181493	A1	20040916	US 2000695930	A	20001026	200466 B
			US 2004808029	A	20040324	

Priority Applications (No Type Date): US 2000695930 A 20001026; US
2004808029 A 20040324

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040181493	A1		20	G06F-017/60	Cont of application US 2000695930

Abstract (Basic): US 20040181493 A1

NOVELTY - The system has a validation engine (52) that validates a transaction by matching billing information of a product sale with receipt and acceptance information of a product. The billing information is supplied electronically by a seller to a central processing platform (48), and the acceptance information is supplied by a buyer (10) to the platform. A reconciliation engine reconciles discrepancies between all the information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) a server on a network to facilitate commerce between a buyer and seller

(B) a computer code for transaction validation and reconciliation

(C) a method for a central processing platform to convert a receivable, to be-paid by a buyer to a seller, into a tradable financial instrument.

USE - Used for facilitating business to business (B2B) commerce for financial transactions involving transfer of goods, funds, and information between a buyer and a seller.

ADVANTAGE - The system minimizes the amount of manual effort required in the collection of receivables, and centralizes the invoice, purchase order, shipping, billing, and payment information.

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram illustrating a material and informational flow involved in a commercial transaction between a buyer and a seller using a central processing platform.

Buyer (10)

Central processing platform (48)

Translation engine (50)

Validation engine (52)

Reconciliation engine (54)

pp; 20 DwgNo 2/7

Title Terms: BUSINESS; BUSINESS; FACILITATE; SYSTEM; FINANCIAL; TRANSACTION
; VALID; ENGINE; VALID; TRANSACTION; MATCH; BILL; INFORMATION; PRODUCT;

EIC 3600

Dialog Search

SALE; RECEIPT; ACCEPT; INFORMATION; PRODUCT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

JMB

Date: 22-Jun-05

Set	Items	Description
S1	78	AU=(CROSS, T? OR CROSS T?)
S2	4	AU=(GAGNE, T? OR GAGNE T?)
S3	13	AU=(GAGNE, C? OR GAGNE C?)
S4	1	S1 AND S2 AND S3
S5	93	S1 OR S2 OR S3
S6	1	S5 AND IC=G06F-017/60
S7	0	S6 NOT S4

? show files

File 344:Chinese Patents Abs Aug 1985-2005/May
(c) 2005 European Patent Office

File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538
(c) 2005 Thomson Derwent

File 348:EUROPEAN PATENTS 1978-2005/Jun W02
(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
(c) 2005 WIPO/Univentio

Set	Items	Description
S1	466	AU=(CROSS, T? OR CROSS T?)
S2	4	AU=(GAGNE, T? OR GAGNE T?)
S3	142	AU=(GAGNE, C? OR GAGNE C?)
S4	0	S1 AND S2 AND S3
S5	612	S1 OR S2 OR S3
S6	2	S5 AND FINANCIAL() (COMPAN? OR SERVICE?)
S7	2	RD (unique items)

? show files

File 2:INSPEC 1969-2005/Jun W2
(c) 2005 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2005/May
(c) 2005 ProQuest Info&Learning

File 65:Inside Conferences 1993-2005/Jun W3
(c) 2005 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2005/May
(c) 2005 The HW Wilson Co.

File 474:New York Times Abs 1969-2005/Jun 21
(c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/Jun 21
(c) 2005 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group

File 139:EconLit 1969-2005/Jun
(c) 2005 American Economic Association

File 15:ABI/Inform(R) 1971-2005/Jun 22
(c) 2005 ProQuest Info&Learning

File 20:Dialog Global Reporter 1997-2005/Jun 22
(c) 2005 The Dialog Corp.

File 610:Business Wire 1999-2005/Jun 21
(c) 2005 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2005/Jun 22
(c) 2005 Financial Times Ltd

File 613:PR Newswire 1999-2005/Jun 22
(c) 2005 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2005/Jun 21
(c) 2005 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2005/Jun 21
(c) 2005 McGraw-Hill Co. Inc

File 9:Business & Industry(R) Jul/1994-2005/Jun 21
(c) 2005 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2005/Jun 22
(c) 2005 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2005/Jun 22
(c) 2005 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2005/Jun 22
(c) 2005 The Gale Group

File 16:Gale Group PROMT(R) 1990-2005/Jun 22
(c) 2005 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2005/Jun 22
(c) 2005 The Gale Group

File 256:TecInfoSource 82-2005/May
(c) 2005 Info.Sources Inc

File 625:American Banker Publications 1981-2005/Jun 22

(c) 2005 American Banker
File 268:Banking Info Source 1981-2005/Jun W2
(c) 2005 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2005/Jun 22
(c) 2005 Bond Buyer
File 267:Finance & Banking Newsletters 2005/Jun 20
(c) 2005 The Dialog Corp.
File 47:Gale Group Magazine DB(TM) 1959-2005/Jun 22
(c) 2005 The Gale group
File 570:Gale Group MARS(R) 1984-2005/Jun 22
(c) 2005 The Gale Group
File 635:Business Dateline(R) 1985-2005/Jun 22
(c) 2005 ProQuest Info&Learning
File 477:Irish Times 1999-2005/Jun 22
(c) 2005 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2005/Jun 21
(c) 2005 Times Newspapers
File 711:Independent(London) Sep 1988-2005/Jun 21
(c) 2005 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2005/Jun 22
(c) 2005 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2005/Jun 22
(c) 2005
File 387:The Denver Post 1994-2005/Jun 21
(c) 2005 Denver Post
File 471:New York Times Fulltext 1980-2005/Jun 22
(c) 2005 The New York Times
File 492:Arizona Repub/Phoenix Gaz 1986-2002/Jan 06
(c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2005/Jun 20
(c) 2005 St Louis Post-Dispatch
File 498:Detroit Free Press 1987-2005/Jun 17
(c) 2005 Detroit Free Press Inc.
File 631:Boston Globe 1980-2005/Jun 21
(c) 2005 Boston Globe
File 633:Phil.Inquirer 1983-2005/Jun 20
(c) 2005 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2005/Jun 18
(c) 2005 Newsday Inc.
File 640:San Francisco Chronicle 1988-2005/Jun 22
(c) 2005 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2005/Jun 21
(c) 2005 Scripps Howard News
File 702:Miami Herald 1983-2005/Jun 20
(c) 2005 The Miami Herald Publishing Co.
File 703:USA Today 1989-2005/Jun 21
(c) 2005 USA Today
File 704:(Portland)The Oregonian 1989-2005/Jun 19
(c) 2005 The Oregonian
File 713:Atlanta J/Const. 1989-2005/Jun 19
(c) 2005 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2005/Jun 22
(c) 2005 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2005/Jun 22
(c) 2005 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2005/Jun 20
(c) 2005 The Plain Dealer
File 735:St. Petersburg Times 1989- 2005/Jun 19
(c) 2005 St. Petersburg Times

7/5/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02823310 763786191

THEIR KIND OF TOWN

Bogomolny, Laura; **Gagne, Claire**; Guthrie, Becky
Canadian Business v77n23 PP: 87-90 Nov 22-Dec 5, 2004 CODEN: CABUDO
ISSN: 0008-3100 JRNL CODE: CB
DOC TYPE: Periodical; Feature LANGUAGE: English RECORD TYPE: Abstract
COMPANY NAMES:
eBay Inc (TICKER:EBAY)
Imperial Oil Ltd (DUNS:20-167-4926 TICKER:IMOA)
Manulife Financial Corp
GEOGRAPHIC NAMES: Calgary Alberta Canada; Burnaby British Columbia Canada;
Halifax Nova Scotia Canada

DESCRIPTORS: Location analysis; Location of business; Cities; Corporate
planning; Tax incentives; Quality of life; Workforce
CLASSIFICATION CODES: 9172 (CN=Canada); 2310 (CN=Planning)
PRINT MEDIA ID: 19078

ABSTRACT: Why three companies now operate where they do is discussed.
Almost no Manulife jobs in Halifax have been lost since their merger with
John Hancock **Financial Services** was finalized in April. The costs of
doing business in Halifax, although regionally high, are lower than any
other city its size in North America. Manulife's vice president of
corporate affairs Murray Coolican likes the positive outlook and can-do
attitude of East Coasters, who also tend to make dedicated and loyal
employees. Imperial Oil Ltd. is merely the latest in a long line of energy
companies that have moved operations to Calgary. Not only are labour,
electricity and corporate travel costs all cheaper; Alberta also boasts
Canada's second-lowest corporate tax rate at 11.5%, behind only Quebec at
8.9%. EBay chose to set up its fourth international support center at
Burnaby and the greater Vancouver area for a number of reasons, including
its educated, tech-savvy workforce and quality of life, says Alexandra
Brown, director of communications at eBay Canada.

7/5/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02806293 731127911

Down, not out

Gagne, Claire
Canadian Business v77n20 PP: 41 Oct 11-Oct 24, 2004 CODEN: CABUDO
ISSN: 0008-3100 JRNL CODE: CB
DOC TYPE: Periodical; News LANGUAGE: English RECORD TYPE: Abstract
GEOGRAPHIC NAMES: Cayman Islands

DESCRIPTORS: Hurricanes; Disaster recovery; **Financial services** industry
CLASSIFICATION CODES: 9173 (CN=Latin America); 8130 (CN=Investment
services)
PRINT MEDIA ID: 19078

ABSTRACT: Before Hurricane Ivan tore through Florida last month, it
pummelled the Cayman Islands, the world's fifth-largest financial centre.

The storm killed two people, destroyed homes, flooded roadways and left Grand Cayman, the largest of the three coral islands, without power or water. Three weeks after the hurricane, Cayman - almost 6,000 **financial companies** are registered there, including nearly 400 banks - was well on its way to recovery. About 90% of the water service is restored, and all electrical power has returned to the commercial district in George Town. It is projected that by midDecember, 90 days from when Ivan hit, the entire electrical grid will be restored for Grand Cayman's 41,000 residents. It's a testament to having an economy built on the private sector.

Set	Items	Description
S1	1204761	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	80768	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	4806359	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR PROCESS? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	1249472	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	42915	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	234116	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR EARLY() PAYMENT?
S7	397322	S3 AND S4
S8	1287	S7 AND S5
S9	95	S8 AND S2
S10	35	S9 AND S1
S11	20	S10 AND IC=G06F-017/60
S12	234116	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR EARLY() PAYMENT?
S13	0	S11 AND S12

? show files

File 344:Chinese Patents Abs Aug 1985-2005/May

(c) 2005 European Patent Office

File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)

(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200538

(c) 2005 Thomson Derwent

11/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07949481 **Image available**
IC CARD USING SYSTEM AND METHOD OF USING IC CARD

PUB. NO.: 2004-062240 [JP 2004062240 A]
PUBLISHED: February 26, 2004 (20040226)
INVENTOR(s): NISHINO FUMINAO
SOYAMA TOMOYUKI
APPLICANT(s): EAST JAPAN RAILWAY CO
APPL. NO.: 2002-215663 [JP 2002215663]
FILED: July 24, 2002 (20020724)
INTL CLASS: G06F-017/60 ; B42D-015/10; G06K-017/00; G06K-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide an IC card using system that makes it possible to use a plurality of prepaid sale systems having different **settling** function **systems** in common with one IC card.

SOLUTION: Use information on the single use of an IC card is sent from station service equipment 3 which performs the sales **processing** of prepaid train tickets to an ID management system 5 and **sales data** of the single use are transmitted to a station income system 6. Further, use information on the single use of the IC card is sent to the ID management system 5 from an affiliated store terminal 2 having a **settling** function different from that of the station service equipment 3 through an article sales management system 4. Both the pieces of use **information** include **sales** amount **data** of a single use use order **data**, **sale** time **data**, and the card identification code of the IC card. Consequently, the ID management system 5 can manage **sales** amount **data** every IC card in time series and the actual **balance** of the IC card has no contradiction in temporal transition.

COPYRIGHT: (C)2004,JPO

11/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07223880 **Image available**
ELECTRONIC **SETTLING** **SYSTEM**, ELECTRONIC **SETTLING** METHOD, AND PORTABLE
TELEPHONE HAVING ELECTRONIC **SETTLING** FUNCTION

PUB. NO.: 2002-092320 [JP 2002092320 A]
PUBLISHED: March 29, 2002 (20020329)
INVENTOR(s): TOKUNAGA KEIICHIRO
APPLICANT(s): NTT ELECTORNICS CORP
APPL. NO.: 2000-279583 [JP 2000279583]
FILED: September 14, 2000 (20000914)
INTL CLASS: G06F-017/60 ; H04Q-007/38

ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic **settling** mechanism with a

high security level in relation to the electronic **settling system** using a result of fingerprint inquiry for judging the possibility of settlement.

SOLUTION: This system has a commodity information **processing** device 20 for transmitting information on a purchase commodity specified by a user to a portable telephone 10. The portable telephone 10 is provided with a display for displaying **sale information** of the commodity, a memory 14 registering a fingerprint of the user, a fingerprint sensor 12, a **matching** judging part 16 for collating the fingerprint detected by the fingerprint sensor 12 with the fingerprint registered in the memory 14, and a settlement authorizing part 18 for making a settlement authorizing signal transmittable when both fingerprints **match** with each other. A financial institute 34, when receiving the settlement authorizing signal sent from the portable telephone, transfers the price to the store of the commodity 24, and transmits completion information of the transferring to the commodity information **processing** device 20.

COPYRIGHT: (C)2002,JPO

11/5/3 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

017036691 **Image available**
WPI Acc No: 2005-361010/200537

System and method for integrated settlement using single account through network

Patent Assignee: NHN CORP (NHNN-N)

Inventor: CHOI D J; SHIN C K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2005005727	A	20050114	KR 200399192	A	20031229	200537 B

Priority Applications (No Type Date): KR 200399192 A 20031229

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2005005727	A	.	1 G06F-017/60	

Abstract (Basic): KR 2005005727 A

NOVELTY - A system and a method for integrated settlement using a single account through the network are provided to enable a user to easily use electronic money and simplify a settlement **process** by integrating the user's accounts for the EC(Electronic Commerce) and using an integrated account.

DETAILED DESCRIPTION - An account generator(21) generates the single account **matched** with multiple user IDs and stores it to an issuance database by assigning an account number to the generated account. A card issuer(22) issues the Han-pass for each account and stores related information to an issuance database(12). The first settlement **processor** (23) performs operation for the Han-coin settlement, and includes a charging part(23a), a transferring part(23b), and a settlement part(23c). The second settlement **processor** (24) performs the operation for the Han-pass settlement, and includes a settlement approval part(24a) and a **billing** part(24b). A transaction particulars inquiry part(25) provides transaction particulars to the user based on the information stored in each database(11-15).

pp; 1 DwgNo 1/10
Title Terms: SYSTEM; METHOD; INTEGRATE; **SETTLE** ; SINGLE; ACCOUNT; THROUGH;
NETWORK
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

11/5/4 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016796539 **Image available**
WPI Acc No: 2005-120818/200513
Related WPI Acc No: 2005-171852
XRPX Acc No: N05-104240

Electronic offer redemption handling, clearing and settlement method, involves providing reward to consumer at point of sale system if redemption engine determines that electronically stored conditions of any offer is satisfied

Patent Assignee: HALFMAN T (HALF-I); ROCK B (ROCK-I); SMITH M (SMIT-I)
Inventor: HALFMAN T; ROCK B; SMITH M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050015300	A1	20050120	US 2003622305	A	20030716	200513 B

Priority Applications (No Type Date): US 2003622305 A 20030716

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20050015300	A1	12	G06F-017/60	

Abstract (Basic): US 20050015300 A1

NOVELTY - The method involves identifying a consumer and a sales transaction event involving the consumer. A redemption **engine** determines whether electronically stored conditions of any offer available to the consumer and stored on the database have been satisfied. A reward is provided to the consumer at a point of sale system if the **engine** determines that the electronically stored conditions of any offer have been satisfied.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) a method for **processing** targeted incentive offers

(B) a system for handling the redemption, clearing and settlement of a large number of individually targeted offers.

USE - Used for handling, clearing and settlement of individual electronic offers originating from a variety of sources.

ADVANTAGE - The method provides more efficient way to **validate** and clear offers and coupons, and generates automatic **bills** to the manufacturers and payments to the retailers, with only a single count being taken from the redeemed offers and coupons. The method provides an efficient clearing and payment **process**, and reduces the level of offer and coupon misredemptions. The method enhances the proportion of valid redemptions and enables manufacturers to modify or terminate offer and coupon promotions based on timely reports of the effectiveness of the promotions. The method permits anyone acting as a distributor of an offer to access the point of sale system and incorporate their offering into the open system for redemption at

desirable retailers and specified customers. The method provides a reliable audit trail to provide auditing against any selected percentage of the offers, thus avoiding potential disagreement over multiple physical counts.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic representation of the connection between a paper coupon audit center and the **central processing** center.

Remote offer **processing** centre (22)

Coupon audit centre (46)

Communication link (48)

pp; 12 DwgNo 3/3

Title Terms: ELECTRONIC; OFFER; HANDLE; CLEAR; **SETTLE** ; METHOD; REWARD; CONSUME; POINT; SALE; SYSTEM; **ENGINE** ; DETERMINE; ELECTRONIC; STORAGE; CONDITION; OFFER; SATISFY

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

016775323 **Image available**

WPI Acc No: 2005-099601/200511

XRPX Acc No: N05-086464

Parcel delivery confirmation system for use during delivery of parcels to retail stores, transfers information about scanned location identifier and linked item identifier to server

Patent Assignee: UNITED PARCEL SERVICE AMERICA (UNPA-N)

Inventor: DECKMAN R L; ESTEP D; FUNARI A P; MROZIK W R; RIDLEY D T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20050006470	A1	20050113	US 2003480173	P	20030620	200511 B
			US 2004872348	A	20040618	

Priority Applications (No Type Date): US 2003480173 P 20030620; US 2004872348 A 20040618

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20050006470	A1		20	G07B-015/02	Provisional application US 2003480173

Abstract (Basic): US 20050006470 A1

NOVELTY - A scanner used with handheld data acquisition and storage devices (108) e.g. personal digital assistant (PDA) scans the unique location identifier at delivery location and unique item identifier. The location identifier is linked to each of the item identifier. The information about the location identifier and the linked item identifier is transferred from data acquisition and storage devices to the server.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) method of providing indication of the delivery location of one or more parcels by a delivery service;
- (2) method of determining the location for receiving the shipped parcels;
- (3) method of inventory **reconciliation** ; and
- (4) method of providing on a computer indication of the delivery

location of parcels by a delivery service.

USE - For confirming delivery of parcels to retail store, etc.

ADVANTAGE - Provides the shipper with indication of the actual delivery location of the package and enhanced proof of the receipt of the package, without increasing burden of service provider.

DESCRIPTION OF DRAWING(S) - The figure shows the business flow model of the parcel delivery confirmation system.

advanced shipping notices (104)

service provider (106)

data acquisition and storage device (108)

pp; 20 DwgNo 2/7

Title Terms: PARCEL; DELIVER; **CONFIRM** ; SYSTEM; DELIVER; PARCEL; RETAIL; STORAGE; TRANSFER; INFORMATION; SCAN; LOCATE; IDENTIFY; LINK; ITEM; IDENTIFY; SERVE

Derwent Class: T01; T04; T05; W02; W05

International Patent Class (Main): G07B-015/02

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

11/5/6 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

016517376 **Image available**

WPI Acc No: 2004-675759/200466

XRPX Acc No: N04-535515

Business to business commerce facilitating system for financial transaction, has validation engine that validates transaction by matching billing information of product sale with receipt and acceptance information of product

Patent Assignee: CROSS T M (CROS-I); GAGNE C G (GAGN-I); GAGNE T G (GAGN-I)

Inventor: CROSS T M; GAGNE C G; GAGNE T G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040181493	A1	20040916	US 2000695930	A	20001026	200466 B
			US 2004808029	A	20040324	

Priority Applications (No Type Date): US 2000695930 A 20001026; US 2004808029 A 20040324

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20040181493 A1 20 G06F-017/60 Cont of application US 2000695930

Abstract (Basic): US 20040181493 A1

NOVELTY - The system has a **validation engine** (52) that **validates** a transaction by **matching billing** information of a product sale with **receipt** and acceptance information of a product. The **billing** information is supplied electronically by a seller to a **central processing platform** (48), and the acceptance information is supplied by a buyer (10) to the platform. A **reconciliation engine** **reconciles** discrepancies between all the information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(A) a server on a network to facilitate commerce between a buyer and seller

(B) a computer code for transaction **validation** and **reconciliation**

(C) a method for a **central processing platform** to convert a receivable, to be-paid by a buyer to a seller, into a tradable financial instrument.

USE - Used for facilitating business to business (B2B) commerce for financial transactions involving transfer of goods, funds, and information between a buyer and a seller.

ADVANTAGE - The system minimizes the amount of manual effort required in the collection of **receivables**, and centralizes the **invoice**, **purchase order**, shipping, **billing**, and payment information.

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram illustrating a material and informational flow involved in a commercial transaction between a buyer and a seller using a **central processing platform**.

Buyer (10)

Central processing platform (48)

Translation engine (50)

Validation engine (52)

Reconciliation engine (54)

pp; 20 DwgNo 2/7

Title Terms: BUSINESS; BUSINESS; FACILITATE; SYSTEM; FINANCIAL; TRANSACTION ; VALID; **ENGINE** ; VALID; TRANSACTION; **MATCH** ; **BILL** ; INFORMATION; PRODUCT; SALE; **RECEIPT** ; ACCEPT; INFORMATION; PRODUCT

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/7 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

015436543 **Image available**

WPI Acc No: 2003-498685/200347

XRPX Acc No: N03-396516

Personnel identification in cashless payment system, involves comparing telephone number of received call originator with telephone number of payment proposer registered beforehand with computer to approve payment settlement

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003115020	A	20030418	JP 2001308818	A	20011004	200347 B

Priority Applications (No Type Date): JP 2001308818 A 20011004

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003115020	A		10	G06F-017/60	

Abstract (Basic): JP 2003115020 A

NOVELTY - The acquired telephone number of a call originator during the **receipt** of an incoming call is **compared** with the telephone number of a payment proposer registered beforehand with a **processing** computer, so that a payment settlement **process** through credit card or debit card is approved when both the telephone numbers are same.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a payment settlement device.

USE - For personal identification in cashless **payment system** using credit card and debit card.

ADVANTAGE - Enables to identify the settlement person reliably during the payment settlement **process** through a credit card, debit card, thus ensures security of settlement.

DESCRIPTION OF DRAWING(S) - The figure shows a flow chart explaining an identification **process** in a cashless **settlement system**. (Drawing includes non-English language text).

pp; 10 DwgNo 7/9

Title Terms: PERSONNEL; IDENTIFY; PAY; SYSTEM; **COMPARE** ; TELEPHONE; NUMBER ; RECEIVE; CALL; TELEPHONE; NUMBER; PAY; REGISTER; COMPUTER; APPROVE; PAY ; **SETTLE**

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

015288374 **Image available**

WPI Acc No: 2003-349307/200333

XRPX Acc No: N03-279781

Payment settlement method e.g. for electricity bill , involves transmitting confirmation for availability of total sum to be paid, to customer by receiving claim reference key from customer

Patent Assignee: MIWA GINKO KK (MIWA-N); TOKAI BANK KK (TOKA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003108779	A	20030411	JP 2001296731	A	20010927	200333 B

Priority Applications (No Type Date): JP 2001296731 A 20010927

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003108779	A		8	G06F-017/60	

Abstract (Basic): JP 2003108779 A

NOVELTY - A claim reference key input by a customer is used by a bank terminal (21) to access an agency reference table (22) and a computer (31) corresponding to specific service agency. The value of the sum of money to be paid, including the actual money and penalty money, are received from the agency computer when the claim reference key is transmitted to the computer (31) and the confirmation indicating the availability of the sum is transmitted to the customer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) banking system; and
- (2) service agency system.

USE - For settlement of payment for usage of electricity, telephone, gas.

ADVANTAGE - Efficiently determines the availability of total sum of money to be paid and transmits the confirmation information to the customer rapidly while reducing the labor involved in the determination **process**.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **payment settlement system**. (Drawing includes non-English

language text).

bank terminal (21)
agency reference table (22)
service agency computer (31)
pp; 8 DwgNo 1/3

Title Terms: PAY; **SETTLE** ; METHOD; ELECTRIC; **BILL** ; TRANSMIT; **CONFIRM** ;
AVAILABLE; TOTAL; SUM; PAY; CUSTOMER; RECEIVE; CLAIM; REFERENCE; KEY;
CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G07D-009/00

File Segment: EPI

11/5/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

014763533 **Image available**

WPI Acc No: 2002-584237/200262

XPX Acc No: N02-463317

Network-based system for settling purchases between a buyer and a seller in an electronic, on-line medium, includes a transaction agent and capital pool to provide liquidity to a seller who has provided consideration to a buyer

Patent Assignee: ASF CAPITAL CORP (ASFC-N); IVERSEN J (IVER-I)

Inventor: JORNERSEN ; IVERSEN J

Number of Countries: 100 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200267154	A2	20020829	WO 2002CA191	A	20020215	200262 B
US 20040044620	A1	20040304	US 2001788208	A	20010216	200417
AU 2002234451	A1	20020904	AU 2002234451	A	20020215	200427

Priority Applications (No Type Date): US 2001788208 A 20010216

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200267154 A2 E 40 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

US 20040044620 A1 G06F-017/60

AU 2002234451 A1 G06F-017/60 Based on patent WO 200267154

Abstract (Basic): WO 200267154 A2

NOVELTY - A **settlement system** includes a seller (12), buyer (14), transaction agent (16) and capital pool (20) linked by network (18). Buyer and seller use the network to agree a contract and, when goods are received, the buyer issues a digitally certified promissory note to enable the system to communicate with the buyer, seller and capital pool to **settle** final terms of the contract and possibly issue payment prior to the settlement date of the bank draft of the buyer.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) A method for providing liquidity to a seller who has provided

value to a buyer;

(b) An apparatus for distributing payment to a seller providing value for a contract;

(c) A method of distributing payment to a seller providing value for a contract;

(d) An apparatus for extending the payment term to a buyer receiving value from a seller;

(e) A method for extending the payment term to a buyer receiving value from a seller;

(f) An apparatus for paying for value given to a buyer by a seller.

USE - For use in **settling** purchases between a buyer and seller in an electronic, on-line medium.

ADVANTAGE - By using a transaction agent and capital pool to **process** the collection method, the system allows a buyer and a seller to minimize their participation in the accounts payable and accounts receivable departments respectively. The seller is not waiting for an outstanding **balance** to be forwarded to him/her because he/she had liquidated the transaction during the liquidation **process**. The buyer does not have to keep track of the transaction in the accounts payable department because he/she had finalized payment of the transaction when the promissory note was generated. The buyer is then able to control payment of the transaction the day the goods arrive instead of having to wait for an **invoice** and **processing** the **invoice** against a docking slip, **receivables**, etc., thus increasing the buyer's control of the purchasing **process** and putting control for payments at the initial exchange of goods when goods are delivered.

DESCRIPTION OF DRAWING(S) - The figure is a schematic diagram for **settling** transactions in a digital merchant exchange.

pp; 40 DwgNo 1/9

Title Terms: NETWORK; BASED; SYSTEM; **SETTLE**; PURCHASE; BUY; ELECTRONIC;

LINE; MEDIUM; TRANSACTION; AGENT; CAPITAL; POOL; BUY

Derwent Class: T01; T05; W01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

014754147 **Image available**

WPI Acc No: 2002-574851/200261

XRPX Acc No: N02-455733

Data processing system for telecommunication billing managing system, outputs de-provision request and billing disputes based on billing discrepancies identified between billing indices and predetermined billing indices

Patent Assignee: FRIEDMAN R (FRIE-I); HELANDER R E (HELA-I); MOSHER S (MOSH-I)

Inventor: FRIEDMAN R; HELANDER R E; MOSHER S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020082991	A1	20020627	US 2000750494	A	20001227	200261 B

Priority Applications (No Type Date): US 2000750494 A 20001227

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 US 20020082991 A1 21 G06F-017/60

Abstract (Basic): US 20020082991 A1

NOVELTY - A **processor** compares telecommunication **bills** and predetermined indices to identify **billing** discrepancies between the billed indices and predetermined indices. The **processor** generates and outputs de-provision requests and **billing** disputes based on **billing** discrepancies identified.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Method for analyzing **billing** items; and
- (2) System for analyzing **billing** items.

USE - For automated **reconciliation**, **payment**, accounting **system** for use by large scale telecommunication consumer for auditing and managing **bills** pertaining to components e.g. circuits, pager, cellular phone, DSC line, twisted pair telephone line, etc., in the form of paper or in electronic format.

ADVANTAGE - By performing several analysis, allows for the creation of relevant reports for accounting and auditing purposes. Reduces expenses involving manual **processes** and manpower and automatically corrects the errors associated with the **bill** efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of the **bill reconciliation process** flow using data **processor**.
 pp; 21 DwgNo 3/13

Title Terms: DATA; **PROCESS**; SYSTEM; TELECOMMUNICATION; **BILL**; MANAGE;
 SYSTEM; OUTPUT; DE; PROVISION; REQUEST; **BILL**; BASED; **BILL**;
 DISCREPANCY; IDENTIFY; **BILL**; INDEX; PREDETERMINED; **BILL**; INDEX
 Derwent Class: T01; W01
 International Patent Class (Main): G06F-017/60
 File Segment: EPI

11/5/11 (Item 9 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2005 Thomson Derwent. All rts. reserv.

014697520 **Image available**
 WPI Acc No: 2002-518224/200255
 XRPX Acc No: N02-410113

Facsimile apparatus, has data generator that outputs the notice data containing the account data and the data of the monitored expendables to notify seller

Patent Assignee: NEC CORP (NIDE); MIMOTO Y (MIMO-I)
 Inventor: MIMOTO Y
 Number of Countries: 002 Number of Patents: 003
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020055896	A1	20020509	US 2001985427	A	20011102	200255 B
JP 2002142071	A	20020517	JP 2000336855	A	20001106	200255
JP 3460692	B2	20031027	JP 2000336855	A	20001106	200373

Priority Applications (No Type Date): JP 2000336855 A 20001106

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 US 20020055896 A1 9 G06F-017/60
 JP 2002142071 A 6 H04N-001/00
 JP 3460692 B2 5 H04N-001/00 Previous Publ. patent JP 2002142071

Abstract (Basic): US 20020055896 A1

NOVELTY - An operating section inputs account data containing a number of a credit card peculiar to a buyer and a **validation** period of the credit card. The condition of expendables is monitored by an apparatus-status monitoring section. A data generator outputs the notice data containing the account data and the data of the monitored expendables to notify seller.

DETAILED DESCRIPTION - An internet connector **converts** the notice data into data which can be transmitted via the internet. An INDEPENDENT CLAIM is also included for an account- **settling system**.

USE - Facsimile apparatus.

ADVANTAGE - Provides apparatus which can transmit previously-inputted **buyer**-account **data** peculiar to the buyer and expendable type data to the seller previously selected, when the expendables reduce to a predetermined amount and can perform the ordering **processing** and settlement **processing** of the expendables automatically and safely. Saves time since the buyer and the seller need not talk over the telephone to quicken the settlement of an account. Minimizes the non-operating period of the facsimile apparatus since the expendable ordered for can be delivered at once.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the account- **settling system**.

pp; 9 DwgNo 1/4

Title Terms: FACSIMILE; APPARATUS; DATA; GENERATOR; OUTPUT; NOTICE; DATA; CONTAIN; ACCOUNT; DATA; DATA; MONITOR; NOTIFICATION

Derwent Class: P85; T01; T05; W02

International Patent Class (Main): **G06F-017/60** ; H04N-001/00

International Patent Class (Additional): G09C-001/00; H04N-001/32;

H04N-001/44

File Segment: EPI; EngPI

11/5/12 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

014436414 **Image available**

WPI Acc No: 2002-257117/200230

XRPX Acc No: N02-199080

Back office settlement system for settling finances of transaction so as to securely categorize cash flow for vendor or purchaser has update engine that may be connected to vendor's and purchaser's banks

Patent Assignee: TAPX LTD (TAPX-N)

Inventor: BLAIR A P; HUGHES M G R; ORMROD P W; OVEREYNDER W

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200198957	A2	20011227	WO 2001GB2768	A	20010621	200230 B
AU 200174312	A	20020102	AU 200174312	A	20010621	200230

Priority Applications (No Type Date): GB 200111866 A 20010515; GB 200015218 A 20000621; GB 200022568 A 20000914

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200198957 A2 E 87 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ

PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200174312 A G06F-017/60 Based on patent WO 200198957

Abstract (Basic): WO 200198957 A2

NOVELTY - An input device is responsive to input signals created in response to transaction events that occur throughout a purchasing transaction from order through to **invoice**. An update **engine** may be operatively connected to a vendor's bank and a purchaser's bank for updating the current **balance** of, and future cash positions of both the vendor's and purchaser's bank accounts with payment schedule data corresponding to the transaction events.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a method of **settling** the finances of transaction
- (b) a back office connect system for completing a financial settlement of a transaction between a purchaser and a vendor
- (c) a method for completing a financial settlement of a transaction between a purchaser and a vendor
- (d) a back office **payment system**
- (e) a method of repaying a loan to a borrower that is tied against future receivable funds
- (f) an apparatus of repaying a loan to a borrower that is tied against future receivable funds
- (g) a method of providing and repaying a secure loan to a borrower that is tied against future receivable funds
- (h) an apparatus for providing and repaying a securitised loan to a borrower that is tied against future receivable funds
- (i) a method of transferring funds between a purchaser and a vendor as a part of a purchasing transaction between them
- (j) a system of transferring funds between a purchaser and a vendor as a part of a purchasing transaction between them

USE - For a financial transaction **processing** using an automated electronic back office **settlement system** for integrating financial settlements between buyers and suppliers (purchasers and vendors).

ADVANTAGE - Reduces the back office disconnect problem, reduces the liquidity disconnect problem providing settlement mechanisms of efficiency and reliability similar to those in financial securities markets and tightly integrated with the procurement cycle.

DESCRIPTION OF DRAWING(S) - The drawing is a schematic block diagram showing a back office **settlement system** of a presently preferred embodiment of the present invention in relation to buyers and suppliers and their respective banks.

pp; 87 DwgNo 8/18

Title Terms: BACK; OFFICE; **SETTLE** ; SYSTEM; **SETTLE** ; TRANSACTION; SO;
SECURE; CATEGORY; CASH; FLOW; VENDING; PURCHASE; UPDATE; **ENGINE** ;
CONNECT; VENDING; PURCHASE; BANK

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/13 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014385064 **Image available**
WPI Acc No: 2002-205767/200226
XRPX Acc No: N02-156736

Web-enabled Accounts Receivable System (ARS) for managing various functions related to accounts receivables , credit granting, collection, dispute management and reporting and remittance processing

Patent Assignee: GEN ELECTRIC CAPITAL EQUIP FINANCE INC (GENE); GEN ELECTRIC CANADA EQUIP FINANCE GP (GENE)

Inventor: GETGOOD A; LAND D; GETGOOD A B; LAND D M

Number of Countries: 024 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200184387	A2	20011108	WO 2001IB846	A	20010430	200226 B
AU 200156575	A	20011112	AU 200156575	A	20010430	200241
JP 2003532228	W	20031028	JP 2001580737	A	20010430	200373
			WO 2001IB846	A	20010430	
MX 2002010672	A1	20030501	WO 2001IB846	A	20010430	200415
			MX 200210672	A	20021029	
US 6847942	B1	20050125	US 2000561653	A	20000502	200508

Priority Applications (No Type Date): US 2000561653 A 20000502

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

WO 200184387	A2	E	55	G06F-017/60	
--------------	----	---	----	-------------	--

Designated States (National): AU CA JP MX

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

AU 200156575	A			G06F-017/60	Based on patent WO 200184387
JP 2003532228	W		59	G06F-017/60	Based on patent WO 200184387
MX 2002010672	A1			G06F-017/60	Based on patent WO 200184387
US 6847942	B1			G06F-017/60	

Abstract (Basic): WO 200184387 A2

NOVELTY - The web-enabled Accounts Receivable System (ARS) provides a full range of trade **receivables** Credit and Collection services. These include credit evaluation, credit granting, customer collection and account **reconciliation** , remittance **processing** , application and banking, all account **receivables** (A/R) reporting, consolidation, including customer statement preparation and mailing, ending with direct feeds to a client's general ledger system (G/L) for the client's financial statement preparation.

DETAILED DESCRIPTION - The system serves clients by allowing them to outsource their full accounts receivable (A/R) function while still retaining the important computer-to-computer links covering order shipping approvals (after credit evaluation), **billing / invoice** feeds, customer dispute monitoring and reporting (on-line), and final month-end G/L interface for **receivables** **balancing** .

USE - Method and apparatus for managing various functions related to accounts **receivables** , credit granting, collection, dispute management and reporting and remittance **processing** .

ADVANTAGE - The system includes five modules which include Credit Inquiry, Remittance **Processing** , Accounts Receivable Claim, Maintenance and Administration Modules. These modules are integrated with each other and are capable of interfacing with a client's Order, Ship, **Bill** (OSB) system for smooth functioning. The ARS is further capable of automatically upgrading the **software** and systems templates to the client by downloading on a real-time basis as they are being implemented at a central site and as called for by a user.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the Accounts Receivable System including a server and a number of devices.

Accounts Receivable System (10)
Server (12)
Computer (14)
pp; 55 DwgNo 1/22
Title Terms: WEB; ENABLE; ACCOUNT; RECEIVE; SYSTEM; MANAGE; VARIOUS;
FUNCTION; RELATED; ACCOUNT; CREDIT; COLLECT; MANAGEMENT; REPORT; PROCESS
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

11/5/14 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014372176 **Image available**
WPI Acc No: 2002-192879/200225
XRPX Acc No: N02-146501

Electronic payment system has deposit management system that
transfers price designated by supplier to payment account from deposit
account based on price transfer request from supplier system

Patent Assignee: NIPPON HOSO KYOKAI KK (NIHJ)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024721	A	20020125	JP 2000201049	A	20000703	200225 B

Priority Applications (No Type Date): JP 2000201049 A 20000703

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002024721	A		11	G06F-017/60	

Abstract (Basic): JP 2002024721 A

NOVELTY - A deposit management system (6) has a transfer processor that transfers the price designated by a supplier to a payment account from a deposit account based on the price transfer request from a supplier system (3). The supplier system has a transfer request unit that sends a transfer request to the deposit management system based on the output of an application receiver.

DETAILED DESCRIPTION - The application receiver of the supplier system receives a purchase order and performs deposit balance reference of the deposit account to the deposit management system when the deposit balance of the deposit account exceeds the price of a purchased product. The deposit management system provides the deposit account and manages the money deposited from each terminal (1) which is used for purchasing goods. The supplier system provides the payment account specified by the supplier and provides the goods based on the purchase order from the terminal. The deposit management system, supplier system and terminal are connected through the internet (4). INDEPENDENT CLAIMS are also included for the following:

- (a) the electronic payment process ;
- (b) the supplier system;
- (c) and the recording medium storing the electronic payment program.

USE - For settling transaction between supplier and user.

ADVANTAGE - Enables supplier to reliably collect payment with minimum damage. Stimulates transfer of deposited money to user and

informs user terminal when deposit **balance** of deposit account is below fixed amount.

DESCRIPTION OF DRAWING(S) - The figure shows the component block diagram of the electronic **payment system**. Drawing includes non-English language text.

Terminal (1)
Supplier system (3)
Internet (4)
Deposit management system (6)
pp; 11 DwgNo 1/10

Title Terms: ELECTRONIC; PAY; SYSTEM; DEPOSIT; MANAGEMENT; SYSTEM; TRANSFER
; PRICE; DESIGNATED; SUPPLY; PAY; ACCOUNT; DEPOSIT; ACCOUNT; BASED; PRICE
; TRANSFER; REQUEST; SUPPLY; SYSTEM

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

11/5/15 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

014208229 **Image available**

WPI Acc No: 2002-028926/200204

XRPX Acc No: N02-022418

Accounts settlement system using IC card, reduces transaction price from IC card balance amount when the balance amount in IC card is more than dealt transaction price

Patent Assignee: JCB KK (JCBJ-N)

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001143007	A	20010525	JP 99327230	A	19991117	200204 B
JP 3339843	B2	20021028	JP 99327230	A	19991117	200278

Priority Applications (No Type Date): JP 99327230 A 19991117

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001143007	A		16	G06F-019/00	
JP 3339843	B2		16	G06F-017/60	Previous Publ. patent JP 2001143007

Abstract (Basic): JP 2001143007 A

NOVELTY - IC card (11) stores the current **balance** amount that can be used during transaction and provides the amount in a bank deposit account (14). When **balance** in the IC card is more than the transaction price recognized by off-line **processing**, the transaction price is reduced from the **balance** of IC card and the amount is obtained from the bank account by transmitting the **sales data** price.

USE - For **settling** of accounts during transaction using IC card.

ADVANTAGE - As the transactions are performed off-line, the execution frequency of transaction is reduced and also the communication cost due to real-time communication is reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of accounts **settlement system**. (Drawing includes non-English language text).

IC card (11)
Bank deposit account (14)

pp; 16 DwgNo 2/14
Title Terms: ACCOUNT; **SETTLE** ; SYSTEM; IC; CARD; REDUCE; TRANSACTION;
PRICE; IC; CARD; **BALANCE** ; AMOUNT; **BALANCE** ; AMOUNT; IC; CARD; MORE;
DEAL; TRANSACTION; PRICE
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60** ; G06F-019/00
International Patent Class (Additional): G06K-017/00; G07D-009/00
File Segment: EPI

11/5/16 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014136994 **Image available**
WPI Acc No: 2001-621205/200172
XRPX Acc No: N01-463561

**Accounts settlement system in travel agency through credit card
company, outputs payment data based on data of arrears amount with claim
data of price**

Patent Assignee: JCB KK (JCBJ-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001229254	A	20010824	JP 200039176	A	20000217	200172 B

Priority Applications (No Type Date): JP 200039176 A 20000217

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001229254	A		10	G06F-017/60	

Abstract (Basic): JP 2001229254 A

NOVELTY - A card firm **processor** (41) receives **sales data** to produce claim data of price based on ticket data. A customer corporation **processor** (31) receives cost appropriation data to calculate data of arrears amount which is **compared** with claim data and corresponding output payment data.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for accounts settlement method.

USE - In travel agency for price settlements of accounts through credit card company for foreign countries traveling expenses, for aeronautical-navigation tickets, passport, visa, etc.

ADVANTAGE - The automatic **payment system** in travel agency through credit card company reduces the expense.

DESCRIPTION OF DRAWING(S) - The figure shows the components of settlement-of-accounts **processing** system. (Drawing includes non-English language text).

Customer corporation **processing** apparatus (31)

Card firm **processor** (41)

pp; 10 DwgNo 1/3

Title Terms: ACCOUNT; **SETTLE** ; SYSTEM; TRAVEL; AGENT; THROUGH; CREDIT;
CARD; COMPANY; OUTPUT; PAY; DATA; BASED; DATA; AMOUNT; CLAIM; DATA; PRICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-019/00
File Segment: EPI

11/5/17 (Item 15 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2005 Thomson Derwent. All rts. reserv.

014105753 **Image available**

WPI Acc No: 2001-589967/200166

XRPX Acc No: N01-439455

Data reconciliation method for business applications, involves
 notifying discrepancy obtained by comparing actual data with estimated
 data, to buyers to account for discrepancy

Patent Assignee: WELLOGIX INC (WELL-N); BODNAR R (BODN-I); LIVESAY J A
 (LIVE-I); LOPUS T A (LOPU-I)

Inventor: BODNAR R; LIVESAY J A; LOPUS T A

Number of Countries: 095 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167354	A1	20010913	WO 2001US7214	A	20010306	200166 B
AU 200140079	A	20010917	AU 200140079	A	20010306	200204
US 20020046147	A1	20020418	US 2000187345	P	20000306	200228
			US 2000672938	A	20000928	
			US 2000236998	P	20000929	
			US 2001801016	A	20010306	
EP 1247235	A1	20021009	EP 2001914725	A	20010306	200267
			WO 2001US7214	A	20010306	
GB 2375863	A	20021127	WO 2001US7214	A	20010306	200303
			GB 200220806	A	20020906	

Priority Applications (No Type Date): US 2000236998 P 20000929; US
 2000187345 P 20000306; US 2000672938 A 20000928; US 2001801016 A 20010306

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200167354 A1 E 137 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200140079 A G06F-017/60 Based on patent WO 200167354

US 20020046147 A1 G06F-017/60 Provisional application US 2000187345

CIP of application US 2000672938

Provisional application US 2000236998

EP 1247235 A1 E G06F-017/60 Based on patent WO 200167354

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
 LI LT LU LV MC MK NL PT RO SE SI TR

GB 2375863 A G06F-017/60 Based on patent WO 200167354

Abstract (Basic): WO 200167354 A1

NOVELTY - Estimated data from a buyer and actual data from a seller
 are received through a network. The received data are compared to
 determine discrepancy between actual and estimated data. The buyer
 is notified about discrepancy.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
 following:

- (a) Data reconciliation workflow system;
- (b) Data reconciliation presentation method;
- (c) Workflow enhancing process;
- (d) Enhanced workflow system;

(e) Data **reconciliation** comparison method

USE - For **reconciling** actual data including costs of goods/services, with estimated data involved in projects such as drilling of oil, commercial and residential construction, manufacturing aircraft, and providing specialized services e.g. brokering excess power and bandwidth, and for developing unique **software** products, etc.

ADVANTAGE - Since the discrepancies are notified to buyer, the buyer can directly contact sellers during formulation or evaluation of proposals, to identify sellers, who provide best **matching** goods/services for the projected parameters.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of the data **reconciliation process**.

pp; 137 DwgNo 1/22

Title Terms: DATA; METHOD; BUSINESS; APPLY; NOTIFICATION; DISCREPANCY; OBTAIN; **COMPARE** ; ACTUAL; DATA; ESTIMATE; DATA; BUY; ACCOUNT; DISCREPANCY

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-015/173

File Segment: EPI

11/5/18 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

013663010 **Image available**

WPI Acc No: 2001-147222/200115

XPX Acc No: N01-107803

Reimbursement claim processing in health care industry, involves confirming eligibility of patient for insurable services in real-time mode using smart card information and settling bill to service provider

Patent Assignee: HOGAN B F (HOGA-I); MITAN TECHNOLOGIES LLC (MITA-N)

Inventor: HOGAN B F

Number of Countries: 028 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200104821	A1	20010118	WO 2000US19053	A	20000713	200115 B
AU 200059318	A	20010130	AU 200059318	A	20000713	200127
US 20050033604	A1	20050210	US 99143448	P	19990713	200512
			US 99168000	P	19991130	
			US 2000615547	A	20000713	
			US 2003651891	A	20030829	

Priority Applications (No Type Date): US 99168000 P 19991130; US 99143448 P 19990713; US 2000615547 A 20000713; US 2003651891 A 20030829

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200104821 A1 E 73 G06F-017/60

Designated States (National): AU BB BR CA JP LC NZ SG TT

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

AU 200059318 A G06F-017/60 Based on patent WO 200104821

US 20050033604 A1 G06F-017/60 Provisional application US 99143448

Provisional application US 99168000

CIP of application US 2000615547

Abstract (Basic): WO 200104821 A1

NOVELTY - The service provider (20) transmits information in smart card of patient (10) relating client and provider, to insurance company (30) through computer network for patient eligibility confirmation in real-time. Then, provider offers services to patient and submits **bill** to the company which refers the **bill** with fee schedules and settles insurable payment in real-time.

DETAILED DESCRIPTION - The insurance company reimburses payment from card **processor** (40), based on prearranged contract. The non-insurable funds in the submitted **bill**, are selectively paid by the patient or through the card **processor**. An INDEPENDENT CLAIM is also included for reimbursement claim **processing** apparatus.

USE - For settlement of reimbursement amount from e.g. insurance company, blue cross/blue shield association to healthcare service provider such as doctor, hospitals, drug stores upon claim for insurable services rendered to insured patient.

ADVANTAGE - Insurance company will significantly lower operating cost and achieve significant reduction in cost of claim **processing** by the real-time smart card **processing** system. The real-time **processing** mode significantly reduces overhead to physicians by reducing paperwork and back office expense associated with the filing of claims and collection of expenses which reduces cost of carrying debit. The linking of credit card system and insurance company through innovative system interface, enhances performance of both card system and the insurance company system, and dramatically reduces administrative cost.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of reimbursement system.

Patient (10)
Service provider (20)
Insurance company (30)
Card **processor** (40)
pp; 73 DwgNo 2/8

Title Terms: CLAIM; **PROCESS**; HEALTH; CARE; INDUSTRIAL; **CONFIRM**; PATIENT
; SERVICE; REAL; TIME; MODE; SMART; CARD; INFORMATION; **SETTLE**; **BILL**;
SERVICE

Derwent Class: S05; T01; T04

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/19 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

012068981 **Image available**

WPI Acc No: 1998-485892/199842

XRPX Acc No: N98-379436

Automatic account settlement system using card in super market - has registration unit provided in trolley, to measure total weight of goods that is compared with that represented in bill during accounts settlement

Patent Assignee: SD KOGYO YG (SDKO-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10208152	A	19980807	JP 9723163	A	19970122	199842 B

Priority Applications (No Type Date): JP 9723163 A 19970122

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 10208152 A 6 G07G-001/12

Abstract (Basic): JP 10208152 A

The system includes retainer (4) provided in a shopping trolley (1), that holds shopping basket (2) detachably. The upper portion of the shopping basket is closed. A control panel (3) arranged in the trolley has a card insertion opening (6). The validity of a card (20) is judged and transaction is performed using a operation unit (10) and an operation key (22).

A scanner (11) reads a code (b) printed on the goods (a). A communication unit (16) transmits the read code to a **processor** (15). A registration unit set in the trolley measures the total weight of the goods. The measured weight is **compared** with the weight represented in the **bill**, during accounts settlement.

ADVANTAGE - Secures safety of customer's card till completion of transaction and hence prevents illegal operation. Shortens accounts settlement time and hence reduces number of operators and cost. Eliminates need for setting register.

Dwg.1/5

Title Terms: AUTOMATIC; ACCOUNT; **SETTLE**; SYSTEM; CARD; SUPER; MARKET; REGISTER; UNIT; TROLLEY; MEASURE; TOTAL; WEIGHT; GOODS; **COMPARE**; REPRESENT; **BILL**; ACCOUNT; **SETTLE**

Derwent Class: Q22; T01; T05

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): B62B-003/00; **G06F-017/60**; G07G-001/00

File Segment: EPI; EngPI

11/5/20 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

008662001 **Image available**

WPI Acc No: 1991-166028/199123

XPX Acc No: N91-127300

Computerised inventory monitoring and verification appts. - comprises portable computers communicating with mainframe where dealer inventory information resides

Patent Assignee: ITT COMML FINANCE CORP (INTT); INT TELEPHONE & TELEGRAPH CORP (INTT); ITT CORP (INTT); DEUTSCHE FINANCIAL SERVICES (DEUT-N)

Inventor: SCHMERER H P; WEIAND D D

Number of Countries: 008 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 430540	A	19910605	EP 90312616	A	19901120	199123 B
AU 9065762	A	19910523				199128
EP 430540	A3	19921125	EP 90312616	A	19901120	199343
US 5319544	A	19940607	US 89439250	A	19891120	199422
EP 430540	B1	19950315	EP 90312616	A	19901120	199515
DE 69017849	E	19950420	DE 617849	A	19901120	199521
			EP 90312616	A	19901120	
US 5644725	A	19970701	US 89439250	A	19891120	199732
			US 94187088	A	19940126	
			US 95576843	A	19951220	

Priority Applications (No Type Date): US 89439250 A 19891120; US 94187088 A 19940126; US 95576843 A 19951220

Cited Patents: NoSR.Pub; 2.Jnl.Ref; US 4636950; US 4853852; WO 8904016

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
-----------	------	-----	----	----------	--------------

EP 430540	A				
-----------	---	--	--	--	--

Designated States (Regional): DE FR GB IT NL SE

US 5319544	A		35	G06F-015/00	
------------	---	--	----	-------------	--

EP 430540	B1 E	52	G06F-017/60		
-----------	------	----	-------------	--	--

Designated States (Regional): DE FR GB IT NL SE

DE 69017849	E			G06F-017/60	Based on patent EP 430540
-------------	---	--	--	-------------	---------------------------

US 5644725	A		36	G06F-017/60	Cont of application US 89439250
------------	---	--	----	-------------	---------------------------------

Cont of application US 94187088

Cont of patent US 5319544

Abstract (Basic): EP 430540 A

The system comprises a portable computer (112) and modem (114) connected together and maintained in a carrying case. The computer communicates with a mainframe computer (108) on which certain dealer inventory information is maintained. **Software**, residing on a disc (110) allows for input of dealer codes used to identify inventory information which is down loaded from the mainframe computer to the portable computer.

The inventory information is used to support an audit of a dealer's inventory.

USE/ADVANTAGE - Provides up-to-date records at time of audit, reduces time spent prior to audit in preparing, printing and distributing inspection checklists. Reduces time to **reconcile** with dealer, lowers cost, and reduces loss exposure by creating more accurate system.

Dwg.2/10

Title Terms: COMPUTER; INVENTORY; MONITOR; VERIFICATION; APPARATUS; COMPRISE; PORTABLE; COMPUTER; COMMUNICATE; MAINFRAME; DEAL; INVENTORY; INFORMATION

Derwent Class: T01

International Patent Class (Main): G06F-015/00; **G06F-017/60**

International Patent Class (Additional): G06F-015/24

File Segment: EPI

Set	Items	Description
S1	439080	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	413891	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	814974	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	911828	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	45471	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	421064	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? - OR TRADABLE (1W) INSTRUMENT?
S7	83970	S3(S) S4
S8	363	S7(S) S5
S9	110	S8(S) S1
S10	35	S9(S) S2
S11	16	S10 AND IC=G06F-017/60
S12	10	S11 AND S6

? show files

File 348:EUROPEAN PATENTS 1978-2005/Jun W02

(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609

(c) 2005 WIPO/Univentio

12/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005.WIPO/Univentio. All rts. reserv.

01056423 **Image available**

DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... some measure of risk. The risks inherent in such products are a function of many **factors**, including the uncertainty of events, such as the Federal Reserve's determination to increase the...

...zero sum feature, as the total stock or value of the market fluctuates due to **factors** such as interest rates and expected corporate earnings, which are "external" to the market in...

...by the requirement that insurers reserve for future losses without regard to interest rate discount **factors**.

(3) Liquidity: Derivatives traders typically hedge their exposures throughout the life of the derivatives contract...

...prices to insure against the possibility that the valuation models may not adequately reflect market **factors** or other conditions throughout

traditional, non-DBAR markets without traditional sellers or order-matching . In traditional markets, the act of selling a digital option, spread, or strip means that the investor (in the case of a sale, a **seller**) receives the cost of the option, or premium, if the option expires worthless or out...

...DBAR contingent claims methods and systems of the present invention, the mechanics of "selling" involves **converting** such "sell" orders to complementary buy orders. Thus, a sale of the MSFT digital put options with strike price equal to 50, would be **converted** , in a preferred DBAR DOE embodiment, to a complementary purchase of the 50 strike digital...

...relatively simple example illustrates the process, in a preferred embodiment of the present invention, of **converting** a "sale" of a DBAR digital option, strip, or spread to a complementary buy and...

...the amount of the complementary buy investment y that must be made to effect the " **sale** " of the premium x :

$$Y = X * P)$$

P

From this it can be seen that...

...a sale of the upper strike digital option. There are many vendors of back office **software** that can readily handle the processing of digital options. For example, Sungard, Inc., produces a variety of mature **software** systems for the processing of derivatives securities, including digital options. Furthermore, in-house derivatives systems...present invention. Technically, the sum of the fundamental spread prices should sum to the discount **factor** that reflects the time value of money (i.e., the interest rate) prevailing from the...

12/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00943630 **Image available**

NEGOTIATING PLATFORM

PLATE-FORME DE NEGOCIATION

Patent Applicant/Assignee:

DEALIGENCE INC, 30 Old Rudnick Lane, Dover, DE 19901, US, US (Residence),
US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

SHMUELI Oded, 178 Hapisga Street, 36 001 Nofit, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

GOLANY Boaz, 38 Harofe Street, 34 367 Haifa, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

SAYEGH Robert, 63 Abas Street, 35 378 Haifa, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

SHACHNAI Hadas, 12A Ehud Street, 34 551 Haifa, IL, IL (Residence), IL
(Nationality), (Designated only for: US)

PERRY Mordechal, 7/1 Snonit Street, P.O. Box 1804, 90 805 Mevasseret, IL,
IL (Residence), IL (Nationality), (Designated only for: US)

GRADOVITCH Noah, 10 Raul Wallenberg Street, 34 990 Haifa, IL, IL
(Residence), IL (Nationality), (Designated only for: US)

YEHEZKEL Benny, 74 Bialik Street, 52 441 Ramat Gan, IL, IL (Residence),
IL (Nationality), (Designated only for: US)

Legal Representative:

SHEINBEIN Sol (agent), G.E. Ehrlich (1995) Ltd., c/o Anthony Castorina,

2001 Jefferson Davis Highway, Suite 207, Arlington, VA 22202, US,
 Patent and Priority Information (Country, Number, Date):
 Patent: WO 200277759 A2-A3 20021003 (WO 0277759)
 Application: WO 2002US8293 20020320 (PCT/WO US02008293)
 Priority Application: US 2001276952 20010320; US 2001279422 20010329; US
 2001287004 20010430; US 2001305073 20010716; US 2001327291 20011009
 Designated States:
 (Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
 SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: English
 Fulltext Word Count: 91315
 Main International Patent Class: **G06F-017/60**
 Fulltext Availability:
 Detailed Description
 Claims

Detailed Description

... estate, then the current art is of only marginal help, Even if price is a **factor** , but only one of several **factors** of equivalent importance,, then the present art is of only marginal help. Thus if a supermarket wishes to negotiate a contract for vegetables, then important **factors** are price, regularity and reliability of delivery, freshness and appearance. For a supplier, important **factors** are the quantity ordered and the price. The remaining **factors** are seen by him as limitations. None of the current art is able to provide a platform for a meaningful(negotiation based on such a range of **factors** .

An example of a patent that allows variables other than price to be taken into account...

Claim

... po do
 . ply penalty values to ints on said iTa
 of rom said points.
 ,f **line** in accordance with their distances f
 pl, offerably, said party input Mit is operable to perform...series of
 variables including disjunctive constraint. is, said goal program unit
 comprising a disjunctive constraint **processor** for **translating** a
 disjunctive c)@procession
 into at least one linear conjunctive expression,
 and a negotiator., associated...to input data relating to said goal
 program, said goal program unit being operable to **translate** said values
 into objective functions and constraints on said objective functions
 within said
 goal program...

...for allowing a party to input values., said goal program unit being
 operable to **translate** said values into objective functions and
 constraints on said objective functions within said goal program, mid a
 negotiator, comprising a solution sorter for **comparing** goal program

Note that in section I we had a single Importance **factor** , hi ibis form it is broken into an overall Importance (in this case 4) and the separate specification of both Positive and Negative Deviations **factors** . in this case the impollance of deviation for each stop in the positive direction, above...

12/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00899532 **Image available**

**METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING,
AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS
PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU
PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE
GESTION DE RISQUES**

Patent Applicant/Assignee:

PARETO PARTNERS LTD, 7 Thistle, Portola Valley, CA 94028, US, US
(Residence), US (Nationality)

Inventor(s):

NAFEH John, 7 Thistle Road, Portola Valley, CA 94028, US,
YEE Kenton K, 180 Riverside Boulevard, Apt. 33F at Trump Place, New York,
NY 10069, US,

Legal Representative:

NIXON Dale B (et al) (agent), Suite 3400, 717 North Harwood, Dallas, TX
75201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200233627 A2 20020425 (WO 0233627)

Application: WO 2001US32275 20011015 (PCT/WO US0132275)

Priority Application: US 2000240903 20001017; US 2001284051 20010416; US
2001923035 20010806

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 33670

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... be, in principle, any number greater than or equal to 2. A contract is
a **tradable instrument** that pays off a nonzero value in one state of
nature, s, and \$0 in...the instruments trading in the
market, and the market itself

5 A "coupon" is a **tradable instrument** which pays off, at expiry, a
prespecified item of value, which can be anything including...Specific
and Intra-Industry Contract markets

and number of contracts. When the Order...have also described a preferred embodiment of an overall system for offering, trading, redeeming and **settling** these contracts. Next, the method of the present invention in accordance with the operation and...

...the applicant is an organization, it must reside in the United States and be validly **organized**, in good standing, and authorized by its charter to trade futures contracts. Before being designated...

...in attempts are recorded for a particular account (due to incorrect password), then the appropriate **software** module working in cooperation with the Web Server **Software** 400 will automatically suspend that account. The Web Server **Software** 400 will then send an e-mail to the address registered to that account informing...the user must actively log out. To minimize the possibility of unauthorized access, the appropriate **software** working in cooperation with the Web Server **Software** 400 can also log out a user if the system loses contact with the user...

...page. Some of these items to be included are mandatory. The mandatory items include cash **balance**, the market value of the members contracts held in the account, and the per contract...

...until the member's deposit has cleared. A member may withdraw funds from the credit **balance** in his trading account by making an appropriate request. On the same or the next business day following **receipt** of an appropriate request, the clearing agent will direct the Settlement Bank 694 to transmit...

...member. In the event that a member attempts to withdraw funds exceeding the available cash **balance** in his account (i.e., the cash in the account that is not blocked or otherwise set aside to cover a pending **purchase order**), the request will be rejected and the member will be informed of the reason the...My Account Page 422 the member will have access to his or her current account **balance** and current open positions, and the page will provide the member with a variety of...

...a new contract bundle, the Order Placement Application 3 1 0 (FIG. 7) will automatically **confirm** that the member has sufficient funds in his or her account to execute the trade...

...to remove the block. Once the order is accepted, the member will be required to **confirm** it, and the order will then be placed in the order book. After an order...preferred embodiment contemplates that interest will be paid to members based on the free cash **balance** in their accounts. However, the presently preferred embodiment does not presently anticipate paying interest on...

...funds paid to market authority for the purchase of contract bundles, or on blocked cash **balances** (i.e., **balances** blocked by the system because they would be needed to execute orders resting on the...

12/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00830836

JMB

Date: 22-Jun-05

**METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTling OF
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES
OPERATIONS A BASE DE PAIEMENTS**

Patent Applicant/Inventor:

TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton
Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

Priority Application: US 2000513440 20000225

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26544

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

- ... branches of a financial institution, or to group Counterparties with similar nationality or other risk **factors**. The GPM System of the illustrated embodiment supports the following functionalities: Third Party and User...emerging to make better use of emerging technologies. Each User Host Application instance cooperates with **central server processes** operating on the GPM Core System Servers at the central site by way of the...
- ...Module which will interoperate in a modular manner with the pre-existing Liquidity/payments Manager **software** already installed in the Payment Bank's legacy system for payments processing. The particular character...
- ...adapt to the Payment Bank's existing systems and the interface requirements of the domestic **payment system** and/or multiple payment channels. Payment Banks will additionally have a browser interface to the ...
- ...The GPM Core System uses a suitable network communications product co=erclally available from a **vendor** of **information** bus technology (e.g., Tibco, IBM, etc.). The benefits of using a bus architecture include...
- ...embodiment, this database is realized as a relational database using commercially available database management computer **software** (e.g., Oracle, 113M DB2). In the illustrative embodiment, the virtual private

network (VPN) (4...

...involved in regular flows of large value payments. On the Trade Date, the dealing, confirmation, **matching** and payment instructions continue as before. But following the generation of payment instructions, the GPM ...

...profile of their payment risk in each currency vis-a-vis each Counterparty. Using this **software** and their own discretion regarding the tolerance of their institution for credit risk on each...queue of payment messages for that date. The GPM Filter Process Module is a modular **software** component acting in a complementary manner to existing liquidity and payment queue management **software** interfacing to the domestic **payment system**. As before, the Liquidity/Payment Manager assesses whether sufficient liquidity exists in the clearing account with the domestic **payment system** to enable an outgoing payment. If the payment passes the Liquidity/Payment Manager, then the...

...If no, then the payment is returned for processing to the interface with the domestic **payment system** as usual. If yes, then the payment is returned to the back of the payment...

...instruction. In which case, the payment transaction will be allowed to proceed to the domestic **payment system** regardless of the risk parameters. Payment Banks will generate S.W.I.F.T. MT900...

...will be used to populate the metrics controlling the assessment of payments against the Available **Balance** calculated in the Filter Process Module. In particular, the Pavor designation, Payee designation and the ...

...will be extracted from the messages as data fields and used to update the Available **Balance** metric for the relevant counterparty and User/Third Pam. The Payment Bank Host Application will...

...will permit a payment transaction to proceed regardless of whether it is within the available **balance** maintained for the relevant Counterparty. An inquiry to determine the Available **Balance** for the Counterparty at all Payment Banks will give the participant a precise measure of any payment exposure he has vis-a-vis the Counterparty. Because the Available **Balance** is updated in real-time as payments are made, it provides very precise information on...

...I I

Counterparties, to proceed for payment despite the breach of risk parameters. On the **Reconciliation** Date, the Users will use the MT950s cyenerated as usual by Payment Banks for **reconciliation** in their existing processes, with no change to conventional practices. They can follow up on...of market transactions (A) from the S.W.I.F.T. network. The transaction is **matched** (B), and the payment instructions are generated (C) and sent (D) via the S.W...

...As payments operations commence, each payment message is forwarded to the payments or liquidity management **software** controlling payments sent to the domestic **payment system** (M). If the payment fails the parameters in this process, it is returned to the...

...is forwarded to the Filter Process Module cooperating with the existing

payments or liquidity management **software** (0). The Filter Process Module assesses the payment against the risk parameters for the Counterparty...

...of the transaction are cached and the payment message is forwarded (R) to the domestic **payment system** for payment (S). Data regarding incoming payments are captured to populate the Available **Balance** metrics essential to the Filter Process Module (T). Notifications, messages, inquiries and reports can flow...

...filtered and returned to the payments queue, unless permitted by override. Only counterparty will when **receipts** of expected payments from the Counterparty are credited to the User's account (designating either...

...payment instructions passing the parameters in the Filter Process will be forwarded to the Domestic **Payment System** (5) for payment (E). As shown in Fig

T. 9A2, is an example of the...to co-operate and be backward compatible with the existing liquidity and/or payments management **software** controlling the outflow of

payments instructions to the domestic **payment system**. Such **software** may either be developed bespoke by a bank or provided by a **software** vendor. Liquidity/Payment Managers are **software** typically designed to evaluate individual payments messages against (a) the available **balance** overall for the bank in the domestic payment clearing account (generally an account held at the central bank for a real-time gross **payment system**), and (b) the available **balance** in the account of the account holder referenced in the payment instruction (the account to...

...payment instruction clears these two parameterized evaluations, and any other filters a bank or domestic **payment system** or local law or custom may impose, it is forwarded for payment through the gateway to the domestic **payment system**. The Filter Process Module in the Payment Bank Host Application will be a modular extension...

...evaluation already operating in the Liquidity/Payments Manager. Using an application-to-application interface which **translates** the data formats of the liquidity/payments manager to the data formats of the Filter...

...queue as before. If they pass, they are forwarded to the gateway to the domestic **payment system** as before. This modular integration with existing systems offers back-ward compatibility, providing lower integration...

...payment instruction is passed back to the liquidity/payment manager for transmission to the domestic **payment system** interface without further evaluation. If YES, then the Filter Process Module proceeds to Step C...

...payment instruction is passed back to the liquidity/payments manager for processing to the domestic **payment system**. If the payment beneficiary or any intermediary is a Counterparty as defined in the risk...been restricted, the Filter Process enables payment override I I M 1

through the domestic **payment system** and updates the Available **Balance** by subtracting the payment amount. Preferably, an override

instruction for one Counter-party on a...

...intermediated (e.g., filtering on whether the Counterparty is a beneficiary or intermediary), and other **factors**. If the payment is of a type which makes it eligible for filtering, the processing continues to step H, otherwise the payment message is passed back to the liquidity/payment **software** for further processing to the **payment system**. This step can also be used to differentiate payment channels where there are more than...

...value payments systems: Fedwire operated by the Federal Reserve System, and the Clearing House Interbank **Payment System** (CHIPS), operated cooperatively by the New York Clearing House Association. The payment type identifier in...

...F.T. message type). Step I of the Filter Process Module involves calculating the Available **Balance** for the counterparty. This involves a process explained fully below. Step J of the Filter Process Module involves **comparing** the Available **Balance** against the payment amount. Where the Available **Balance** exceeds the payment amount, the payment instruction is passed back to the liquidity/payments manager for further processing. Where the payment amount exceeds the Available **Balance**, the instruction is rejected back to the payments queue, and the liquidity/payments manager notified accordingly. Finally, at Step K of the Filter Process, the Available **Balance** is reduced by the amount of any payment and stored. Whether a payment message is...

...successful and failed payments. As shown in Fig. 9E I and Fig. 9E2, the Available **Balance** used in the Filter Process Module of Figs. 9D 1 and 9ID2 is preferably calculated...

...Step B of the Filter Process). Step 1.3 is to identify the stored Available **Balance**. This amount will be either (a) the Clean Payment Limit at the beginning of payments processing for the day, (b) the stored Available **Balance** as revised during Step K of the Filter Process, or (c) the stored Available **Balance** as revised by **receipt** of amended Risk Parameters specifying a change to the Clean Payment Limit. At Step 1.4, the process for calculating the Available **Balance** sends a timestamped inquiry to the payments/liquidity manager or other appropriate application to deten...

...amounts of any such payments are totaled (Step 1.5) and added to the Available **Balance** (Step 1.6). The recalculated Available **Balance** is stored and forwarded (Step 1.7) to the Filter Process in fulfillment of Step...override the Payments Bank Host Application to enable a payment to proceed to the domestic **payment system** despite its failure to pass all risk parameters. If so, the Payment Bank will access...

...the next time it is processed, enabling the payment to go forward to the domestic **payment system**. Users and Third Parties will be able to instruct override of the Filter Process for...

...transactions will be generated a some prespecified time prior to the close of each domestic **payment system**, and will detail at this time the payment transactions which have failed the Filter Process...prices. Party B must pay \$55M of Euro and \$45M worth of US dollars to **settle** its gross obligations under the same portfolio of transactions. (All amounts are measured in US...

...be substantially less if the amount of the Net Payment Limit has been offset by **receipts** of payments in other payment systems in earlier time zones prior to a default.) In...

...solely to payments or even financial transactions alone. but could relate to the controlled or **balanced** allocation of other resources. While the illustrative embodiment of the GPM System described above will ...

12/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00824208 **Image available**

SYSTEM FOR ORGANIZING AND OPERATING "GYE" ON NETWORK

SYSTEME SERVANT A ORGANISER ET A EXECUTER UNE OPERATION <= GYE >= SUR UN RESEAU

Patent Applicant/Inventor:

KU Bon-Suk, Suite 401 Woosung Characterville 467-18 467-18, Dogok-dong, Gangnam-gu, Seoul 135-270, KR, KR (Residence), KR (Nationality)

Legal Representative:

PARK Kyungwan (et al) (agent), Park Kyungwan. Kim Sungho Patent & Law Office, Trade Tower, 23th floor #2306 Samsung, 159-1, Gangnam, Seoul 135-729, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200157751 A1 20010809 (WO 0157751)

Application: WO 2001KR146 20010202 (PCT/WO KR0100146)

Priority Application: KR 20005085 20000202; KR 200075377 20001212

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 11841

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... when the member selects the Gye product), product name, product price, term, ending date of **receipt**, deletion confirmation, etc. are shown. Member can secede from the Gye by deleting the product...

...joiner should register it as a member. If the proposed product is disclosed one, important **factor** which determines whether to register the proposed Gye product is the number of member's...Gye operating system without being through credit evaluation company (50). In this case, many evaluating **factors** can be considered, such as fact of

whether the member is married or not, fact...by said Gye operator, and information on Gye which is being organized and operated; and
central processing unit for giving the member chance of selecting Gye product and **organizing** and operating Gye according to the member's selection.

[Claim 141

A method of operating...Gye product includes the step wherein said member proposes new product and the step of **examining** said proposed product in said Gye operating system and registering it.

[Claim 301

The method...

12/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00769406 **Image available**

INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES
PAR L'INTERNET

Patent Applicant/Inventor:

WONG Charles, 14250 Miranda Road, Los Altos Hills, CA 94022, US, US
(Residence), US (Nationality)

Legal Representative:

COVERSTONE Thomas E (agent), Burns, Doane, Swecker & Mathis, LLP, P.O.
Box 1404, Alexandria, VA 22313-1404, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102927 A2-A3 20010111 (WO 0102927)

Application: WO 2000US16739 20000616 (PCT/WO US0016739)

Priority Application: US 99334688 19990617

Parent Application/Grant:

Related by Continuation to: US 99334688 19990617 (CON)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51133

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... customers or some subset of customers; and 2) historical purchase information, taking into account such **factors** as purchase date, volume, etc. There results a non-duplicative list of products custom
28...

Claim

- ... personnel module. Two functional blocks in particular from the basis for performance evaluation, a Measurement **Factors** block and a Score Keeper block. For each individual whose performance is to be tracked...
- ...to readily accessible to the individual for frequent review. The goals in turn dictate measurement **factors** /parameters tracked by the "descriptive"
- 77
- Measurement **Factors** block. These **factors** /parameters form the answer to the question "What is the pertinent data within the database may influence the pertinent measurement **factors** /parameters. The question, "How should the data be viewed?" is answered by a group of ...
- ...employees as to the effects of various normative performance measures on financial performance and on **factors** affecting customer satisfaction, to help employees identify trends, etc. Customer feedback (both commendations and complaints...A user attempting to do so would find himself in the same position as a **factory** would find himself without resources or the means to execute any procedure for which a...ICETm development environments have separate ronment automates data type tools to enumerate change or **reconciliation** and optionally enhancement impact. Adding can report the changes an an application can impact much...workflow other methods in a create, delete mode Referring to Figure 163, present enterprise application **software** may be categorized according to function and company size. Presently, different functions are performed by different **software** packages, including such functions as e-commerce, supply chain management (SCM), enterprise resource planning (ERP...
- ...medium-size, PC-based businesses and small home businesses, also PCbased. The present enterprise application **software** is PC-based and is especially targeted toward medium and large businesses (i.e., businesses ...
- ...unable to afford or support an in-house system. Unlike existing single-function enterprise application **software** packages, the present application **software** extends across a broad range of functions, including e-commerce, SCM, ERP, SFA, PAS, and ...
- ...on a separate server platform. The database application is unitary in that the database is **organized** around a central table, an item table containing item records which serve as the basic...
- ...preferably all relevant business domains, e.g., products, payments, performance, personnel, etc. The database application **software** reads item records, **organizes** selected relevant information from the item records, and presents the selected relevant information as domain...
- ...the present system avoids problems of data integrity and synchronization common in large, modular enterprise **software** systems in which there occurs substantial duplication of data, necessitating data propagation. Each copy of...
- ...the database. Scalability is achieved by adding additional copies of the

database application or commerce **engine** (scalability through "cloning"), each running on its own server platform. One or more additional servers...

- ...in simplified manner so as to draw attention to certain principal functions, namely purchasing, tracking, **billing**, supply chain management, system integration and post-sale services (including returns). ...aggregated and handled by a generalized primary tier distributor. Activities within the purchasing function trigger **billing** activities. Tracking information is made available to web buyers and users throughout the business process...
- ...a product, service requests in relation to that product are received via the web and **matched** to the corresponding product record stored in the database. For some (or all) of the...
- ...on its own server platform. One additional server acting as a "traffic director" and load **balancer** is used to direct requests to the appropriate server and a further additional server is...focuses on satisfying the user's need for relevant information. In other words, the limiting **factor** in a business-to-business solution is not data but rather the ability of the...
- ...underlying business, the database may store an electronic catalog, created and maintained, preferably, by accessing **vendor information** via the web. Further details concerning the electronic catalog in accordance with an exemplary embodiment...
- ...computer reseller, for example. An electronic catalog may also include service items, explicitly quantified as **line items** in like manner as product items. The user can then search for service items just...
- ...payment for services. Internal demand may represent a budget listing items and budgeted dollar amounts. **Receipt** of demand information in relation to an item results in the creation of an item...
- ...by "tagging" different types of quotes with identifying tags. Whereas a typical quote will be **converted** into a **purchase order**, represented by a Master Worksheet (MWS), some quotes may never be **converted**. Quotes may be named by the user in accordance with whatever scheme the user wishes insurance (e.g., UPS and commercial), credits the user, enables the vendor **invoice** to be processed correctly, etc. A user completes demand preparation and finalizes demand by "submitting..."
- ...been created during a previous session and retrieved. Submitting a quote causes it to be **converted** to a **purchase order**, represented by a Master Worksheet (MWS). A purchasing function and related functions within the products...
- ...is to be performed may include many different MWSs all including the identical item. A **purchase order** may be created containing all of the identical items. These items would all have different...
- ...In this manner, information from multiple MWSs may be consolidated to form a single derivative **purchase order**. To take the opposite example, a business may engage in channel assembly. An order for...

...MWS can function as an inventory checklist. An item being processed for order fulfillment is **compared** to inventory items on the MWS. Item detail
117
records corresponding to a **line item** are marked as available or allocated. If the item is found on the MWS and...

...therefore illustrated separately. Conclusion of the purchasing function is marked by the exchange of order **information** with **vendors**, via the web (push, pull, etc.). Different tiers of vendors are shown, representing the simultaneously...

...existing web auction systems, because customers and vendors are not qualified (screened), a substantial risk **factor** is introduced when dealing with unfamiliar parties.
In the referenced applications, automatic RMA approval is...bid awards in order to automatically identify the best acceptable bid and create a corresponding **purchase order** (**PO**), squeezing out the delay that occurs in conventional systems. Zero delay is made possible in...

...in the case of a particular bid event, ship method may not be a decisive **factor**. A second row represents status information for each of the bids received during the bid...

...an instance might engender a dispute. The last two criteria in Figure 183 take this **factor** into account. If on a percentage basis or amount basis a bid is unreasonably low as **compared** to the next, the bid may be disqualified. As may be appreciated from the description...

...more restricted access. Customers, vendors and service providers can be given access to relevant orders, **invoices**, etc. Governmental and other bodies can be given access to relevant information. For example, the...

...the data to be entered is beyond the control of the system, for example vendor **invoice** number and amount. In these instances, manual entry is permitted but with checks for duplicate...

...of entry to ensure consistency and prevent errors, Data entry is therefore tightly controlled, as **compared** to data viewing which is liberally allowed. Because of the rich and varied nature of...i.e., derived from actual business experience, and differs qualitatively from the type of data **validation** typically performed in database systems. If the user's entry fails scrutiny by the system...

...cannot be bypassed; third, new domains and new processes are added "from the roots" by **examining** and modifying as necessary the structure of based records, i.e., Items Sold/Item Detail...

...apart from daily application. In the case of conventional systems, by contrast, a team of **software** engineers write an application based on input from groups of users from different departments to...

...workflow. The users, however, cannot anticipate the need for various features prior to using the **software**. Furthermore, the conception of the programmers may often differ significantly from that of the users...

...the workflow must all be programmed. Updates are delayed until the next version of the **software**, at which point the same cycle repeats..
Meanwhile, users suffer. Furthenmore, because different users have...

mediated telecommunications (e.g., email, phone, fax), or by physical means (letter, visit, etc.). As **compared** with the conventional business process, the circular automated business process of Figure 166B revolves around...

...every important activity of every user

125

and defines a non-repetitive process. Furthermore, as **compared** to the conventional business process which is essentially non-reversible, the process of Figure 166...

...are represented within

126

the system using universal demand documents, i.e., the MWS (Quote, **PO**, etc.) document. In an exemplary embodiment, MWSs are used to represent the following types...

...Customers for Partners Assignments

Material management reporting EFT payment EFT payment Sales
Order status Outstanding **balance** Ordering credit/debit Customer service
Returns creation status Credit/Debit Logistics Engineering
Order creation A...

...flow Technical support

EFT payment Others on demand Return / service Finance
A/R status (CR & **invoices**) Others on demand A/P aging Accounting
Others on demand Others on demand Receiving/shipping...

...Hence, Figure 166 represents a basic, universal business process. The basic flow is one of **matching** supply and demand in such a way as to make a profit: obtain demand, **convert** -it to a form suppliers can understand, the suppliers acting upon the demand information, and **settling** payments. Mechanisms are built in for buying, ordering, receiving, making, shipping, handling credits, returns, inventory, etc. Figure 166B illustrates the **matching** of supply and demand, Figure 166C illustrates mechanisms (i.e., a "pipeline") for fulfilling demand...to represent supply, a

131

remarkable simplification and unification of business processes results. Engineers, including **software** engineers, because they are able to deal with complexity quite readily and take some justifiable...

...tendency toward complexity. Witness the often mind-boggling complexity of much of today's enterprise **software**. The owner of a small or medium size business, on the other hand, regardless of...

...axiom on which the presents system is based is that supply and demand must be **matched**. If supply outstrips demand, then the result is idle inventory, i.e., cash tied up...

...If supply, it is represented using common supply document. Supply and demand documents must be **matched**; otherwise, either demand will go unfulfilled or supply will go unverified. In instances where supply or demand documents would otherwise not be **matched**, **matching** documents are created internally, or a classification is applied to allow for payment absent a supply document. For example, in the case of tax payments, the typical **purchase order / invoice** situation does not

- exist. (That is, the government does not send a **purchase order** for taxes and does not send an **invoice** upon payment.) However, quarterly tax payments fit the classification of demand, a demand for payment...
- ...with individual items corresponding to the required payments and by scheduling automatic payment. Because no **invoice** is expected, an **invoice** is internally created, allowing the process to logically flow through to completion. During auto
132...
- ...A/P processing, payment will therefore be scheduled to a payment register even though no **matching** external **invoice** has been received. The payment is scheduled to the next payment register created following the...
- ...again.
Numerous other examples of such business process streamlining in which the same business processing **engine** is applied to disparate business situations are described hereinafter. Having described the present system generally...
- ...i.e., where the demand arises out of contract or obligations). Normally, a Quote is **converted** to a MWS to initiate demand fulfillment. In the case of budgets, however, since budgets are often partner/vendor-specific, a budget is created as a "dummy" **purchase order**. An initial budget amount is entered before any expenditure is actually approved. As expenditures are ...
- ...MWSSs, e.g., tax payment, preparation of financial statements, etc. Following purchasing, when a vendor **invoices** are received, they are processed using a vendor **invoice** percolation process, and using information from the MWSSs and from PSRI, to determine when a particular vendor **invoice** is ready for payment. Multi-vendor budgets allow for budget tracking and enforcement with respect...partner is created for this purpose. Again, a budget is created by creating a dummy **PO**. When funds are committed, a MWS is created. As purchases are made, actual POs are...
- ...and miss. The mechanism of a common demand document makes ondemand budget control and automatic **invoice** payment simple and easy to implement. In particular, budgets become tied into the more rigid discipline of **purchase orders** and vendor payments. That is, the present system provides real-time budget control and statusing instead of requiring budget **reconciliation**. The implementation of budgets provides a concrete example of the extensibility of the present system...
- ...least the following: Chart of Accounts (COA), Partners, Customers, MWS, Items Sold, Item Detail, Vendor **Invoice**, **Purchase Order** (**PO**). In this manner, existing mechanism for processing Cost of Goods (COG) items are adapted for...
- ...budget page is provided. Within the database structure, a hidden table (a partner-specific "dummy **PO**") holds budget information. The budget process may be more clearly understood with reference to Figure...
- ...user selects one or more expense partners that belongs to that key, e.g., rent, **software** development, office supplies. Keys enable related expenditures to be viewed together. By selecting a key...

...approval of a budget item would cause a COA cap to be exceeded. Each budget **line item** is quantified and represented as an item in much the same fashion as if it were a physical item, except that a budget **line item** has associated with it an account. Budget **line items** having the same expected partner are associated together in the form of a partner-specific dummy **PO**. Budget **line items** having different expected partners may also be associated together in the form of a multi-vendor dummy **PO**.

Approval makes funds available for commitment, but funds are not yet committed, meaning that an **invoice** cannot be paid without overriding the system. Commitment controls payment. A budget item is committed...

...MWS for the appropriate budget key. Budget MWSs are kept by key; e.g., a **software** design MWS would contain all expected payments for the current ...once a budget item is present on a MWS, it is available to create a **PO**. All of the COG infrastructure applicable to items may then be applied and brought to...

...quote or from the product file, or by the user inputting relevant item information. A **PO** may then be created, which readies the system to receive the specified items. A **PO** can be set for automatic confirmation, automatic **validation**, automatic invoicing, and/or automatic payment. Automatic confirmation means that no actual **PO** will be sent. Automatic confirmation would apply, for example, when making a purchase from a store. Automatic **validation** marks an item as having been received and means that no work is outstanding, as in the case of rent, for

137

example. Automatic invoicing creates an internal **invoice** immediately. The

invoice then goes through the same payment steps as COG **invoices**, namely review, pre-approval, approval, and scheduling to a vendor payment register. In the case...

...be set by partner. In an exemplary embodiment, the Nitely Update (NUD) routine checks unpaid **invoices** and either schedules payment in an open payment register (non-COG register) or opens a...

...come in over budget, it cannot be paid through the non-nal flow of vendor **invoice** verification. Rather, CFO approval is required to add additional monies to the budget, which will...

...process. The purchase cost of an item is recorded in the MWS. When a vendor **invoice** is received for the item, a vendor **invoice** record is created. Also, if a vendor credit memo is created for the item, a vendor credit memo is created. A vendor **invoice** verification process uses these records to **reconcile** the purchase cost (Pcost) and the actual (**invoiced**) cost. If Pcost/Actual cost **reconciles**, payment of the vendor

138

invoice is allowed. If not, payment is not allowed. The foregoing budget process provides a real...

...the additional funding bar graph shows the net additional cash outlay (or cash savings) as **compared** to the previous year. In many instances, the CFO may not have sufficient detail to...will fall below. Again, the

additional funding bar graph summarizes the budget position as **compared** to that of the previous year. After a period of weeks, all of the budget ...

...Assume that the additional funding bar graph shows an overage of \$ 100,000 as **compared** to the previous year. Assume further that total expenditures are not to exceed those of...

...with either supply or demand. The base record structure (i.e., Items Sold) is then **examined** to determine whether it contains the necessary fields to support the identified need. The base...

...A, B and C and another for items X, Y and Z, resulting from respective **purchase orders**. The **purchase orders** may derive from specialty Quotes (e.g., PID, APL, etc. as previously described) or may result directly from a customer's interaction with a product file. The **purchase orders** represent a first level, Level 1, within a Supply Chain Management hierarchy. The items A I, C2, C3. A Level 2 **purchase order** is therefore created containing C I, C2, C3. Item C3 may in turn be composed of items Ox, C3y, C3z. A Level 3 **purchase order** is therefore created containing Ox, C3y, C3z. (Note that all of the **purchase orders** corresponding to all of the items are not shown in Figure 169.) Together, a PSRI...

...information from multiple parties and communicates the consolidated demand information in the form of a **purchase order** to a distributor of stock items. The distributor fulfills the demand by shipping the items ...

...relation to other fields. When products are ordered and a corresponding MWS created, the system **examines** for each product whether the product is designated (e.g., within the product file) for...

...distributed business transaction data cluster. As explained previously, separate instances of the unitary database application **software**, running on separate PC servers, are provided for different business segments (e.g., different customers...be programmed to perform the same work automatically. In an exemplary embodiment, such automats perform PO /MWS Conversion, a PSRI process, a Vendor Product Pricing process, a Customer Pricing Update process...

...some or all of the following business processes: P/O conversion, PSRI, price/product, vendor **invoice** verification, G/L and accounting, sales tax/recurring process, reports for customers, and reports for...

...is idle, the other is in production, working on RAIDs, which store all of the **software**. If a computer goes down, it is replaced by simply plugging in the idle computer...

...of thousands of product entries that must be continuously updated via the Internet. Updating involves **comparing** new product information to 147 existing product information to identify new products, discontinued products, price...

...process the data. As shown in Figure 174, one automaton might perform price update and PO processing, another automaton might handle vendor **invoice** verification, another automaton might handle some additional process, etc. Each automaton is associated with a...

...information relating to a specific business function, e.g., G/L, financial statements, sales tax, **purchase orders**, vendor **invoice** verification, vendor payment, reports, etc. In this manner, business information is channeled in a highly...unitary database application. Nevertheless, the need remains for a party acquiring rights to use the **software** to be able to customize the **software** according to the party's particular needs. The acquiring party may not want the full range of functionality offered by the **software**. Alternatively, the acquiring party may want but not be able to afford the full range of functionality offered by the **software** (although the cost may be an order of magnitude less than that of conventional ERP packages). Customization is therefore achieved by providing within the **software** a "switch panel" that is used to turn user-visible aspects of identified business functions...

...data flow, in the present application, there is no data flow. Behind the scenes, the **software** continues to function as if all of the switches are turned on. When a party...

...additional functions that were previously turned off, no loading of historical data is required. The **software**, with the additional functions newly-activated, gives the appearance that the newly-activated functions have...

...all along, because in fact they have. Although such customization is possible using conventional packaged **software** distribution methods, customization is greatly facilitated using the web and electronic **software** distribution (ESD). In order for a party to gauge the need for 150 various features, the party may try the **software**, operating on trial data, via the web, thus becoming familiar with the various functions of the **software**. Preferably, the party then identifies functions that the party does not want. Corresponding switch panel settings for that party are saved. When the **software** is downloaded, it is downloaded with the appropriate switch panel settings for that party. In this manner, the **software** can be customized via the web by the user. There results massive web-based deployment...

...Unlike existing systems, such linking is in the nature of asynchronous handshake. In existing systems, **software** integration is problematic, in large part because **software** is business-segment specific (not end-to-end). For example, one **software** package performs SFA, another accounting, etc. In real business, the live business entity requires interacting...

...electronic human-to-human communication (phone, fax, email, etc.). To automate such interaction using conventional **software**, two alternatives are presented. One is to buy multiple **software** packages for multiple respective domains

151

and operate those **software** packages at the same time, e.g., logging off SFA and logging onto accounting, etc...

...programs are separate and distinct. In either case, without real-time synchronous communication between the **software** packages, data will not be in sync between the packages. This situation may be characterized... input is applied to the system, which acts as a back-end business operation data **engine**. In Figure 176, the situation is reversed. That

is, a company has an existing legacy...

...acts as a front-end web business interface. The flexibility of the system facilitates an **organized** migration from legacy systems.

152

In other words, the present system can be used to...

...a portion of an enterprise business solution, just as in conventional practice in which segmentspecific **software** packages are linked. The open design of the **software** facilitates this manner of operation. However, when used in this manner, the business process flow is broken and the database is no longer unitary. Although the **software** can be used in this manner, much of the intrinsic power and consequent advantage over conventional systems is lost, and the **software** becomes less distinctive as compared to existing **software**. In Figure 177, legacy system dependence has been broken, and the unified database application serves...
...web can also be applied to the time that normally elapses between releases of a **software** product, during which users must forego desirable features. A continuous release strategy is enabled by coupling web download of the **software** with web upload of bug reports and text entries where the system did not provide...

12/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00739972 **Image available**

TRADE FINANCING METHOD, INSTRUMENTS AND SYSTEMS

PROCEDE DE FINANCEMENT DE TRANSACTIONS COMMERCIALES, INSTRUMENTS ET SYSTEMES

Patent Applicant/Assignee:

TRADE FINANCE SERVICE CORPORATION, Suite 505, 90 John Street, New York, NY 10038, US, US (Residence), US (Nationality)

Inventor(s):

STROH Leslie, 1 Meyers Mill Road, New Lisbon, NY 13415, US,

Legal Representative:

HANDAL Anthony H (agent), Handal & Morofsky, 80 Washington Street, Norwalk, CT 06854, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052555 A2-A3 20000908 (WO 0052555)

Application: WO 2000US5644 20000303 (PCT/WO US00005644)

Priority Application: US 99264171 19990305

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA CN JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 32901

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... between the insuring entity and the seller.

A useful variation of accounts receivable financing includes **factoring**. Referring to Figure I B, in receivables **factoring** the seller assigns the invoice, passing title therein, to a **factor**, F 1, step 5. At the same time seller S, notifies buyer B of the assignment and instructs buyer B to send his payment to **factor** F 1. In step 6 **factor** F 1 advances a partial payment on the invoice to seller S. In step 7, **factor** F 1, standing in the place of seller S, collects the invoice receivable from buyer B. The balance less the **factor**'s discount or commission is paid to seller S, in step 8. Clearly, the advantage of **factoring** for seller S is in step 6 where seller S receives an advance on the...

...financing.

Additionally the seller runs the risk of having to return the advance to the **factor** in the event the invoice becomes uncollectible.

Referring now to the letter of credit procedure...

Claim

... can also be obtained from an importer setup routine, if desired.

Table 5: Pro-Forma **Invoice** Summary Information

PROFORMA **invoice** 4: (fills in from doc1 Customer id: f oil proforma (from accounts)1

DATE: entered from proforma Amount: entered from proforma

Ship by date: entered from proforma)

The pro-forma **invoice** summary information in Table 5 is obtained from the proforma **invoice** itself, which is either attached or embodied in the cover sheet, and may be automatically retrieved from a database generated in creating the proforma **invoice**.

Table 6: Bank of Presentation

BANK OF PRESENTATION (importer fills)

Branch: Contact:

Address 1

Address2...

...ORIGIN(form)

Other

Table 9: Import Documents Required

Import documents required for customs clearance

Type., - **Invoice** Packing Lists Other documents CERTIFICATE OF

Originals: no. Copies: no.. The details required for...

...left blank, to be filled in by the importer.

I 0

Table 10: Pro-Forma **Invoice** Itemization

Harmonized System Code: Correct or amend HS numbers to reflect your classification. Proforma **Invoice** Total from detailed domestic itemized **Invoice** attached, or single item listed 1 5 below with Harmonized System numbers (8 digits-required...

...part units unit value extension

Item or Total value \$ Accepted @ Date"

@exporterdunsfrompreviouspagej ttimedatecomputercklockj

@importerdunsfrompreviouspagej fproforma **invoice** # from previous pagel

ftotal proforma **invoice** arnount from previous pagel

Iship by date from previous pagel

The pro forma **invoice** itemization section in table IO provides for the details to be obtained from an attached **invoice** . Alternatively, details of a single **line item** irinvoice can be entered in the section comprised by Table IO. Provision is also made for the entry of Harmonized System numbers and for additional **invoice** and identification data to be posted automatically, as indicated by the data in curly parenthesis.

Table I 1: Agreement Section Paragraphs

Merchandise Claims: In accepting this pro-forma **invoice** , the importer specifically agrees to recognize the **Bill** of Exchange as a payment instrument under which payment is made as a financial instrument...

...as a reason for nonpayment, or a reduction in payment, of the amount of the **Bill** of Exchange. The exporter and the importer mutually agree to accept the terms of sale as stated, and to identify and **settle** merchandise disputes as a transaction separate and apart from the payment transaction, in accordance with...

...of shipment by the exporter issuing and the importer accepting a new pre-export proforma **invoice** with a covering PEPI and I't **Bill** of Exchange attached as herein

Z

specifying the terms of the new transaction. By mutual...

...above, and signing this document explicitly agrees not to challenge a faxed signature on a **bill** of exchange which on its face appears to have been signed to modify the initial transaction.

Accepted: date:

Pt **Bill** of Exchange: The I " **Bill** of Exchange shown below, represents a commitment to pay the I " of Exchange (second unpaid) when accompanied by shipping documents and/or to accept the 2 nd **Bill** of Exchange which will be issued with the **invoice** on shipment date. Upon acceptance of the 2 nd of exchange, the import documents will be released. Upon the payment of the 2 nd **Bill** of Exchange, the I " **Bill** of Exchange is extinguished. Upon non-acceptance of the I st **Bill** of Exchange the transaction will not be entered into. For non-acceptance of the 2" **Bill** of Exchange, an instruction for protest has been issued, and the shipping documents with the I It **Bill** of Exchancre (accepted) will be presented for

1@ C,

payment. Non-payment will be protested. You must sign and date the proforma **invoice** attached and the space marked "ACCEPTED" on the document below to 55 initiate this transaction...

...in a further aspect, a trade financing method wherein:

a) an originator creates a primary **bill** of exchange, chargeable to the account of a counterparty and activatable by a singular event occurring after creation of the primary **bill** of exchange; and b) a further party subsequently issues, in exchange for the first **bill** of exchange, a substitute **bill** of exchange chargeable to the account of the further party. Typically, the originator and the...

...have planned or contemplated for the event to take place after creation

of the primary **bill** of exchange, preferably, after execution of the primary **bill** of exchange by the counterparty. The event can, for example, be a commercial event such...the further party arrange pre-acceptance of the exchange of tile Substitute for the first **bill** of exchange to facilitate the exchange process. Preferably, but not necessarily, the further party is of substantial financial reput e so that the method provides credit enhancement whereby tile substitute **bill** of exchange is rmore readily negotiable than tile primary **bill** of exchange. The first **bill** of exchange can be a trade draft issued by a buyer and activatable by release...

...relating to the purchase as may be agreed by the buyer and seller. The second **bill** of exchange can be a banker's draft which is exchanged by the seller for the trade draft. The process can be managed by **software** implemented on a Suitable device, for example a computer, and the **software** management process may itself provide credit enhancernent. The invention in this aspect distinguishes from a conventional **bill** of exchange, in that tile primary **bill** of exchange is created prior to the event which provides the consideration for tile prii-nary **bill** of exchange and in that the term of the **bill** of exchange is linked to the event. Thus tile primary **bill** of exchange is effectively dormant, or inactive until the event occurs. Sending the **bill** of exchange from the originator to the counterparty amounts to a demand for payment which calls upon the counterparty to pay upon **receipt** , or to accept tile dernand for payment. Preferably, the counterparty pays (in the former case) or in the latter accepts the dernand for payment by signing the **bill** of exchange "accepted" and returns same to the originator, or the originatoCs agent as evidence of acceptance. If desired, the counterparty may be authorized to create the **bill** of exchange on behalf of the originator through the agency of a limited power of...

...preaccepted banker's acceptance. The details of such payment process can be noted on the **bills** of exchange in the information areas outside the **bill** of exchange area of the docurnent. The invention can be employed to finance a series of transactions creating a series of bi-lateral situations using pre-approved **bills** of exchange which demonstrate a willingness to pay, and then credit enhancing, using either the...

...1 5 The invention extends to the novel instruments disclosed herein, including a pro-forma **invoice** endorsed or otherwise modified as herein described, the I st and 2nd of exchange, both...

...banker's acceptance. The invention further includes computerized, or other electronic or automated systems and **software** for implementing one or more steps of the described methods. It will be understood that...

...for example, without limitation, machinery, hardware, foodstuffs, books, recordings, electronic equipment and information products and **software** stored oil physical media, and so on. As referenced above, although not so limited, the...

...trade finance methods of the invention. Preferably, the system is computer implemented and employs novel **software** to perform its functions. The trade finance management system can be operated by a third ...

...aspects or steps of the method, as required. Webbed network communication between the document image **software** and its distributed

modules (or programs) running at tile several parties respective computer stations enables document image workflow management **software** operating through distributed applications, communicating via a LAN, tile Internet or other WAN, or other...

...and tracking, transaction tracking, contact management and other facets of the workflow process. Generally tile **software** is made available to the appropriate parties to the transaction that have data to enter...

...the trade finance process manager, if employed, also manages data entry. The document image workflow **software** is preferably intelligent and has high-level functionality to enhance the trade finance process. For example, the document image **software** can allow certain documents to be stored and pledged as collateral, and that collateral to...

...parties to a transaction, to provide asset-based lending. As described above, the pre-approved **bill** of exchange of tile invention evidences time-specific willingness of the buyer to pay and...

...of willingness to pay and ability to pay create collateral value in the pre-approved **bill** of exchange which is enhanced by the buyer's signed statement of intent to pay...

...acceptance. In a simpler embodiment of the invention wherein a buyer executed trade acceptance is **converted** to a banker's acceptance, but there is no pre-acceptance agreement with the F1/S1, a collection is made on the first and second **bill** of exchange, without a banker's acceptance payment by the collecting bank. The process through the issuance and acceptance of the V and 2nd **bills** of exchange, steps 1-7 of Figures 7-8, remains the same, with the difference that the V and 2nd **bills** of exchange are made payable to the order of the exporter rather than the F1 ...

...not financing work in process, or exporters whose banks will lend against credit-enhanced foreign **receivables** . A third party administrator TPA administering or facilitating such a method can obtain payment by...

...time of export with a term expiring shortly after the due date of the 2id **bill** of exchange, for example, 10 days thereafter. Alternatively, the seller-exporter S can draw a...

...representative of seller S who may sign it where the exporter signs on the 2id **Bill** of exchange. This will then be lodged with the **bill** -of-exchange collecting bank for collection. This procedure is relatively expensive as a transaction cost, but enables the trade finance process manager's fees to be collected via a **bill** of exchange issued by the exporter, rather than employing **invoices** which may go through an accounts payable process and be referred back to an export...70-90 percent, of the proceeds as a pre-approved banker's acceptance, and the **balance** being a retention. The pre-approved banker's acceptance preferably has a rnatUrity dated somewhat...

...third party administrator TPA who inay obtain its fee from the retention and remit the **balance** of the retention to tile exporter, when there is no longer a possibility of merchandise...

...The trade finance management system can enable the third party

administrator TPA using document imaging **software** to manage tile process in tile acceptance-issuing bank from their own remote office using...

...to issue a certificate of conformity of the shipment with the actual or pro-forma **invoice**. Usually, both risk mitigation steps are charged to tile expense and risk of the exporter...

...and unattractive letter of credit process or require the manufacturer to await collection of the **invoice**, at term, after shipment, which may be several months. The methods of the invention call...

...the manufacturer and the trade intermediary, it is possible that this proportional amount of the **invoice** value may be adequate fully to reimburse the manufacturer for his share of the transactional, the **balance**, for example 15 percent, being tile profit due to tile trade intermediary. In certain such...

...further possible requirement is for the trade intermediary to have, in his collateral pool, accepted **bills** of exchange from the manufacturer to back tile call for support oil merchandise claims. Employing...German, and vice versa. Preferably, the contents of I 0 a document field are not **translated** however, but are in tile language of the inputting country, or in English, being a...

...As referenced above, the novel methods and instruments of tile invention call be implemented in **software**, and the invention further provides novel trade finance **software** for that purpose. In preferred embodiments, the trade finance **software** comprises a number of modules adapted to the different needs of the several parties to...

...Also as shown, computer system 76 comprises a desktop system unit, a suitable trade finance **software** module, a document scanner for reading paper documents and, optionally, for importing them into electronic...

...connection for electronic communication with one or more of the other parties shown. Preferably, the **software** modules are adapted to the different needs of the different parties, as will be explained...further detailed information regarding the product to be shipped, the timing and any other relevant **factors**, as appropriate or desired. In step 82 third party administrator TPA obtains or creates a...of payment choices. Tile choices preferably include options to proceed with conventional financing, for example **factoring** or forfaiting, with a trade draft accepted by importer 1, or to proceed simply by...GOODS

STEP 3 REQUESTS PAYMENT

-(INVOICES)

STEP 4 SENDS PAYMENT

Figure 1A

/18

PRIOR ART: **FACTORING**

TEP 1 PURCHASE ORDER

STEP 2 OBTAINS APPROVAL

STEP 3 SHIPS GOODS

REQUESTS PAYMENT

STEP...

12/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00733718 **Image available**

BUSINESS OPTIMISATION**OPTIMISATION COMMERCIALE**

Patent Applicant/Assignee:

LOMBARD RISK MANAGEMENT PLC, 13th floor, 21 New Fetter Lane, London EC4A
1AJ, GB, GB (Residence), GB (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

WISBEY John Michael, 9 Eaton Mansions, Cliveden Place, London SW1W 8HE,
GB, GB (Residence), GB (Nationality), (Designated only for: US)
ERL Miodrag Joseph, 21 Ladywood Mead, Leeds, West Yorkshire LS8 2LZ, GB,
GB (Residence), HR (Nationality), (Designated only for: US)

Legal Representative:

GILL JENNINGS & EVERY, Broadgate House, 7 Eldon Street, London EC2M 7LH,
GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046705 A1 20000810 (WO 0046705)
Application: WO 2000GB297 20000201 (PCT/WO GB0000297)
Priority Application: GB 992310 19990202

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21220

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... 3C.

Nom

ft,

I I@bm

9

%@ b,

I

Figm3Dx

1

8

b@

bl,

I PO

2

1 1

b@ b@

P

SUBSTFUTE SHEET (RULE 26)
 /33
 Fig.4A.
 Account Customer...t
 Booking However, they are dependent on
 agree price-0, the particular state trade
 and **confirm** management is in. The only trade
 Cn Foil MT fees management transition applicable
 schedule to...
 ...they are dependent on the
 agree price-110, particular state trade management is in.
 and **confirm** The only trade management transition
 fees applicable to all states is payment due
 M
 Cn...
 ...Cn
 C= Option exercise
 canCE
 Cn pass exercise due r e fixing d
 Fol
 M **confirm** exercise
 El exercise american
 @5i o manual
 C:
 confirm abort
 Managing cashflows
 no restructuring deadline
 restructure confirmed expired
 restructure
 Amending (restructuring)
 Fig. 1 0...
 ...subseq en global
 invalid user valid user input u'
 input fixings due reference
 rate ange
 confirm valid user input IF I S
 exerc
 Cn
 ist fix due waiting **confirm** use of next Managing
 automatic fixing
 0-- manual subsequent
 1 st fixing fixings
 M can(
 Cn
 :C **confirm** use of default
 M
 fixing AL
 restricting
 confirmed
 no restructure deadline
 expired
 restructure
 meiding (restructuring...
 ...rate for given date
 ate/price
 fixi g

M

Software C
 entralise@dj
 Human and software
 C
 kpi satisfaction O..1 kpi satisfactor
 precondition O.. 1
 nature of risk O..1...

12/3,K/9 (Item 9 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
 (c) 2005 WIPO/Univentio. All rts. reserv.

00488469 **Image available**
 SYSTEMS, METHODS AND COMPUTER PROGRAM PRODUCTS FOR ELECTRONIC TRADING OF
 FINANCIAL INSTRUMENTS
 SYSTEMES, METHODES ET PROGRAMMES INFORMATIQUES DESTINES A LA NEGOCIATION
 ELECTRONIQUE D'INSTRUMENTS FINANCIERS

Patent Applicant/Assignee:

DERIVATIVES NET INC,
 MAY R Raymond,

Inventor(s):

MAY R Raymond,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9919821 A1 19990422

Application: WO 98US21518 19981013 (PCT/WO US9821518)

Priority Application: US 9762410 19971014

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
 prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
 LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
 UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ
 TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
 CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 34553

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... able to choose between the several networks 1 5 16 for primary access
 based on **factors** such as toll charges or bandwidth.
 Each client site 14 includes one or more business...risk portfolios from
 the user which are sent to the switch mechanism 35 at the **central**
processing center 12. The relative position information generated by the
 switch mechanism 35 is returned to...
 ...user. The inputted orders or portfolio is sent to the auction server 34
 at the **central processing** center 12 where the auction or switch
 auction, respectively, is performed. The resulting **matches** are
 returned to the auction module 81 which presents the results to the user
 via the market interface module 74. The trader workstations 20 includes a
processor 82 that communicates with other elements within the trader

via a system interface 84. An...

...enables execution of the Internet browser program 72 (and thus, the trader module 70) by

processor 82. It is noted, however, that the trader module is preferably implemented as a Java...

...may be implemented as an independent program capable of establishing a communication link to the **central processing** center 12 via the Internet, a local area network (LAN), or a wide area network...

...can even have access to the system 10 via direct modem dial-in to the **central processing** center 12 over the public switched telephone network (PSTN) or Internet.

With reference now to and encoding encrypted messages, and network management.

The business unit server 18 includes a **processor** 112 that communicates with the other elements within the business unit server 18 via a...

...proxy agent I 10 and enables execution of the proxy agent I 10 by **processor** 112. An external communication link 124 is provided to interface the business unit server 18...

...with the business unit server 18. Alternatively, the trader data may be stored at the **central processing** center 12 so that the trader does not need to re-build his/her screens...

...internal data network of the client site, or 3) by downloading them directly from the **central processing** center. Once the applets are loaded and running in the desktop computer of the user...72 and goes to a particular address that connects the trader workstation 20 to the **central processing** center 12. This is preferably achieved by typing a known URL (Universal Resource Locator) in...

...FIG. 12), a credit settings interface (described below with reference to FIG. 10), a switch **engine** interface (described below with reference to FIG. 22), auction interface (See FIG. 13), tools, a...The background color of the message display window preferably changes if the connection to the **central processing** center 12 is lost for any reason.

A user preferences interface 148, which is accessible...most derivative transactions are specifically custom-fized to fit a particular need. With derivatives, as **compared** to stocks, bonds or other financial instruments, there are typically many more parameters, such as...

November, then a contract defined as [1,4 over

SUBSTITUTE SHEET (RULE 26)

the 12th] **translates** into a deal starting on the 12th of January and maturing on 12th of April...Libor (TELERATE

3740/50), P = Pibor (TELERATE 2007 1), T = Tibor, C = CDOR, B =

AUS **Bills** (REUTERS BBSW), FF = Fed Funds (HI5), TB = T- **bills**

(HI5), PR= Prime (1-115), CP= 30 day Commercial Paper, BE= BELO,

SUBSTITUTE SHEET (RULE...each underlying contract. Note that both should be provided from the same class of contracts.

SETTLE : The **SETTLE** parameter is a flag indicating whether a swaption is cash or physical settlement. The default...Month-end Whether coupon payment dates roll on YES, NO month-end dates or not

Settle For swaptions whether the contract is CASH, cash or physically settled PHYSICAL
 First Setting For...is little or no remaining credit, and then further trading is prevented until the trades **settle** or the credit limit amount is re-set. In foreign currency trading, the settlement process...the potential exposure averaged over a series of time points, weighed by an appropriate discount **factor**. There are several methods of calculating the exposure of a transaction, though the RQ is...CO(t)N

E 5(t)

0

1 5 where 8(t) is the discount **factor** at future time t.

For FRA's, the following equations apply:

SUBSTITUTE SHEET (RULE 26...

...get the expected exposure at time t, by averaging the expected exposure with the discount **factor**, the RQ can be calculated.
 At this point it may be worthwhile to distinguish the...swap portfolios. With these markets becoming more competitive, bid-offer spreads are narrowing considerably. This **factor**, combined with the wide spreads of exchange traded Eurodollar futures, has contributed to the use...the switch auction if they so desire. The rate is preferably based on available market **factors**, and may be calculated by a calcserver (as described below). The results column 472 is...and FRA's) as provided by the preprocessor, and generates therefrom the zeros and discount **factors** for each currency and level of credit. In particular, a zero coupon yield curve (i...be derived from swap information. For the first swap, the zero curve and the discount **factor** at each coupon date are used to calculate the zero rate and the end date...

12/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2005 WIPO/Univentio. All rts. reserv.

00363084 **Image available**

METHOD AND SYSTEM FOR PROVIDING CREDIT SUPPORT TO PARTIES ASSOCIATED WITH DERIVATIVE AND OTHER FINANCIAL TRANSACTIONS
PROCEDE VISANT A FOURNIR UN SOUTIEN AU CREDIT A DES PARTIES ASSOCIEES ET AUTRES TRANSACTIONS FINANCIERES ET DISPOSITIF CORRESPONDANT

Patent Applicant/Assignee:

CEDEL BANK,
 SAMPSON Gerald Paul,
 TYSON-QUAH Kathleen,
 STRAUSS Melvin,
 HADDOCK Jorge,
 SIME Thomas Shepherd,

Inventor(s):

SAMPSON Gerald Paul,
 TYSON-QUAH Kathleen,
 STRAUSS Melvin,
 HADDOCK Jorge,
 SIME Thomas Shepherd,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9703409 A1 19970130

Application: WO 96GB1687 19960715 (PCT/WO GB9601687)

Priority Application: US 95501901 19950713; US 96678793 19960711

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP
KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD
SE SG SI SK TJ TM TR TT UA UG US US UZ VN KE LS MW SD SZ UG AM AZ BY KG
KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ
CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 56467

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... cap has been reached, the Basis can be upwardly incremented each cycle by a multiplicative **factor** of $(I+zd)$.

Return Amount Rule:

Where Sole Counterpamr Enterinp, A Credit Exposure Fig re...

...cap has been reached., the Basis can be incremented upwardly each cycle by a multiplicative **factor** of $(I+zr)$. If the sole new credit exposure represents a change in sign of...both maintained in the same GCSS account(s), they are, however, always reported as separate **line items**, according to well 93

SUBSTITUTE SHEET (RULE 26)

Computing the Delivery and Return Amounts

After...consideration; and (2) generates an output file containing all information items required by the Optimization **Engine**. The subprocesses comprising Process C300 will be described below. Subprocess C3 I 0 entitled BLOCK...the GCSS Database, which is to be provided as input to the ASSET MOVEMENT Optimization **Engine** during the problem solving stage of the Asset Movement Optimization Process. The Input to subprocess

...This process collects from the GCSS database, all parameters necessary for the "black box" optimization **engine** (i.e., CTCSS Optimization Server 3) to allocate the assets in the GCSS to cover...are also based on the values for the corresponding asset type'. however, a small adjustment **factor** is also added based on the valuation rate and pledge position for the asset: 11...

...condition is true and 0 if the condition is false. The effect of the adjustment **factor** is that assets with existing pledge positions and to those assets with higher valuation rates...that it is better to deliver slightly more value than to deliver less, all other **factors** being equal. The Rounding Heuristic is based on the following simple rule:

1 Round all...confirmed by an instruction from the LCS system. Thus the notion of unconfirmed transactions must **factor** into the reconciliation function of this subprocess.

Process S210 entitled ALLOCATE ASSETS WITFUN GCSS comprises...

Set	Items	Description
S1	893616	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	240535	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	474778	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	2586309	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	51750	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	912494	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? - OR TRADABLE (1W) INSTRUMENT?
S7	87816	S3 AND S4
S8	526	S7 AND S5
S9	22	S8 AND S1
S10	6	S8 AND S2
S11	68	S8 AND S6
S12	2	S11 AND (S1 OR S2)
S13	48	S11 NOT PY>2000
S14	44	RD (unique items)
S15	1242488	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S16	0	S14 AND S15
S17	20	S8 AND S15
S18	19	RD (unique items)
S19	13	S18 NOT PY>2000

? show files

File 2:INSPEC 1969-2005/Jun W2
 (c) 2005 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2005/May
 (c) 2005 ProQuest Info&Learning

File 65:Inside Conferences 1993-2005/Jun W3
 (c) 2005 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2005/May
 (c) 2005 The HW Wilson Co.

File 474:New York Times Abs 1969-2005/Jun 21
 (c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/Jun 21
 (c) 2005 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

File 139:EconLit 1969-2005/Jun
 (c) 2005 American Economic Association

19/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

6697604 INSPEC Abstract Number: C2000-10-3350G-007

Title: Real-time optimization equals online performance improvements and off-line benefits

Author(s): Dewar, I.

Author Affiliation: MDC Technol., UK

Conference Title: Technical Papers of ISA. Solution for Improving Productivity and Flexibility. Technology Update LIV. Vol.393. ISA TECH 1999. International Conference and Exposition for Advancing Measurement, Control and Automation Technologies, Products and Services p.125-34

Publisher: ISA, Research Triangle Park, NC, USA

Publication Date: 1999 Country of Publication: USA 312 pp.

ISBN: 1 55617 708 9 Material Identity Number: XX-2000-01960

Conference Title: Technical Papers of ISA. Solutions for Improving Productivity and Flexibility. Technology Update LIV. Vol.393. ISA TECH 1999. International Conference and Exposition for Advancing Measurement, Control and Automation Technologies, Products and Services

Conference Date: 5-7 Oct. 1999 Conference Location: Philadelphia, PA, USA

Language: English Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: **Online**, real-time optimizers are now routinely applied to improve day-to-day performance of many process operations in chemical, petrochemical and refinery plants. This paper introduces the concepts of **online**, real-time and closed-loop as applied to optimization systems, by **examining** a few practical examples. It emphasizes that a successful **online** application is more than just "a model and an optimizer", by highlighting the additional steps, such as data **reconciliation**, model tuning and performance monitoring. These features leverage the wealth of information being generated by plant DCS systems into a range of other benefits: **converting** pure data to information thence to knowledge and, ultimately, to wisdom, providing the engineers with access to an off-line model which reflects the current plant condition at any point in time, and the maintenance department with a historical record of instrument and equipment performance indicators. (0 Refs)

Subfile: C

Descriptors: chemical industry; closed loop systems; oil refining; optimisation; parameter estimation; process monitoring; real-time systems

Identifiers: real-time systems; process control; chemical industry; petrochemical plants; oil refinery; data visualisation; data

reconciliation; parameter estimation; data **validation**; performance monitoring; optimisation

Class Codes: C3350G (Control applications in chemical and oil refining industries); C7160 (Manufacturing and industrial administration); C7450 (Chemical engineering computing); C1220 (Simulation, modelling and identification)

Copyright 2000, IEE

19/5/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2005 Institution of Electrical Engineers. All rts. reserv.

5665838 INSPEC Abstract Number: C9709-6115-059

Title: Harissa: a flexible and efficient Java environment mixing bytecode

and compiled code

Author(s): Muller, G.; Moura, B.; Bellard, F.; Consel, C.
 Author Affiliation: IRISA, Rennes, France
 Conference Title: Proceedings of the Third USENIX Conference on
 Object-Oriented Technologies and Systems (COOTS) p.1-20
 Publisher: USENIX Assoc, Berkeley, CA, USA
 Publication Date: 1997 Country of Publication: USA 248 pp.
 Material Identity Number: XX97-01623
 Conference Title: Proceedings of COOTS '97: 3rd Conference on Object
 Oriented Technologies and Systems
 Conference Date: 16-20 June 1997 Conference Location: Portland, OR,
 USA
 Language: English Document Type: Conference Paper (PA)
 Treatment: Practical (P)

Abstract: The Java language provides a promising solution to the design of safe programs, with an application spectrum ranging from **Web** services to operating system components. The well-known tradeoff of Java's portability is the inefficiency of its basic execution model, which relies on the interpretation of an object-based virtual machine. Many solutions have been proposed to overcome this problem, such as just-in-time (JIT) and off-line bytecode compilers. However, most compilers trade efficiency for either portability or the ability to dynamically load bytecode. In this paper, we present an approach which **reconciles** portability and efficiency, and preserves the ability to dynamically load bytecode. We have designed and implemented an efficient environment for the execution of Java programs, named Harissa. Harissa permits the mixing of compiled and interpreted methods. Harissa's compiler **translates** Java bytecode to C, incorporating aggressive optimizations such as virtual-method call optimization based on class hierarchy analysis. To evaluate the performance of Harissa, we have conducted an extensive experimental study aimed at **comparing** the various existing alternatives to execute Java programs. The C code produced by Harissa's compiler is more efficient than all other alternative ways of executing Java programs (that were available to us): it is up to 140 times faster than the JDK interpreter, up to 13 times faster than the Softway Guava JIT, and 30% faster than the Toba bytecode-to-C compiler. (31 Refs)

Subfile: C

Descriptors: object-oriented languages; object-oriented programming; optimising compilers; program interpreters; programming environments; software performance evaluation; software portability

Identifiers: Harissa; Java environment; bytecode-to-C compiler; compiled code; safe program design; World Wide **Web** services; operating system components; software portability; inefficient execution model; object-based virtual machine; efficiency; dynamic bytecode loading; interpreted method; aggressive optimizations; virtual-method call optimization; class hierarchy analysis; performance evaluation; JDK interpreter; Softway Guava JIT; Toba; off-line compilers; just-in-time compilers

Class Codes: C6115 (Programming support); C6110J (Object-oriented programming); C6150C (Compilers, interpreters and other processors); C6110B (Software engineering techniques)

Copyright 1997, IEE

19/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

5292874 INSPEC Abstract Number: C9607-7450-059

Title: M-PROJECT- organizing **problem representation and modeling of**

steady state and dynamic processes

Author(s): Linninger, A.A.; Hofer, M.; Krendl, H.; Druckenthaner, H.; Jorgl, H.P.

Author Affiliation: Dept. of Chem. Eng., MIT, Cambridge, MA, USA

Journal: Computers & Chemical Engineering Conference Title: Comput. Chem. Eng. (UK) vol.20, pt.A, suppl.is p.S425-30

Publisher: Elsevier,

Publication Date: 1996 Country of Publication: UK

CODEN: CCENDW ISSN: 0098-1354

SICI: 0098-1354(1996)20:A+isL.s425:POPR;1-S

Material Identity Number: C207-96007

U.S. Copyright Clearance Center Code: 0098-1354/96/\$15.00+0.00

Conference Title: European Symposium on Computer Aided Process Engineering -6. ESCAPE-6

Conference Date: 26-29 May 1996 Conference Location: Rhodes, Greece

Language: English Document Type: Conference Paper (PA); Journal Paper (JP)

Treatment: Applications (A); Practical (P)

Abstract: The M-PROJECT implements a methodology for the efficient generation of static and transient process models and their subsequent numerical solution. The knowledge-based hierarchy of the M-PROJECT framework is composed of the material model, the abstract constraint definition, the specific problem instance and the generic solver. The methodology enforces the principle of hierarchical decomposition of **balance** envelopes with increasing degree of detail without discrimination between design variables and process parameters. A tree of abstract constraint definitions represents generic formulations of mass and energy conservation, while the specific problem instances are specialized process models derived by selecting a subset of the relations in parallel with a deliberate registration of design variables. While these process models may differ in scope, number of equations as well as distribution of parameters and variables according to their respective design objectives, their common descent of the underlying tree of abstract process definitions and utilization of the abstract modeling language of the material model ensure consistency and robustness against changes of the process flowsheet. The presented methodology has been successfully applied for the design of steady-state and dynamic industrial processes as well as for **online data reconciliation**. (9 Refs)

Subfile: C

Descriptors: chemical engineering computing; digital simulation; intelligent design assistants; knowledge engineering; simulation languages

Identifiers: M-PROJECT; problem representation; steady state simulation; dynamic process simulation; transient process models; static process models; numerical solution; knowledge-based hierarchy; material model; abstract constraint definition; specific problem instance; generic solver; **balance** envelopes; energy conservation; mass conservation; abstract modeling language; process flowsheet; **online data reconciliation**; industrial process design; knowledge based process design; chemical engineering

Class Codes: C7450 (Chemical engineering computing); C6185 (Simulation techniques); C6170 (Expert systems)

Copyright 1996, IEE

19/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03346092 INSPEC Abstract Number: B89022616, C89029092

Title: All eyes focus on logic synthesis

Author(s): Collett, R.

Journal: ESD: The Electronic System Design Magazine vol.18, no.11

p.42-7

Publication Date: Nov. 1988 Country of Publication: USA

CODEN: EESMEY ISSN: 0147-9245

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: This year marks the birth of commercially available logic synthesis tools, with eight companies announcing either PC- or workstation-based software. A technology that **translates** behavioral circuit descriptions into optimized gate-level logic, logic synthesis promises to reshape **electronic** system design. But it is still in its infancy and will undergo a significant maturation process before finally **settling** into the mainstream. Logic synthesis encompasses two basic functions: **translation** and optimization. **Translation** automatically **converts** a textual or mathematical circuit description into an actual circuit. Optimization attempts to strike a **balance** between optimum performance and minimum gate density. **Translation** and optimization are the common denominators of all logic synthesis software packages. (0 Refs)

Subfile: B C

Descriptors: logic CAD

Identifiers: textual circuit description; logic synthesis tools; behavioral circuit descriptions; optimized gate-level logic; **electronic** system design; **translation**; optimization; mathematical circuit description; gate density; logic synthesis software packages

Class Codes: B1265B (Logic circuits); B1130B (Computer-aided circuit analysis and design); C7410D (Electronic engineering); C5210B (Computer-aided logic design)

19/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2005 Institution of Electrical Engineers. All rts. reserv.

03133252 INSPEC Abstract Number: B88035909

Title: Measurement of settling time of high-speed analog and digital-analog converters

Author(s): Danilov, A.A.; Pogosov, A.Yu.; Polonnikov, D.E.

Author Affiliation: Inst. of Control Problems, Moscow, USSR

Journal: Pribery i Tekhnika Eksperimenta vol.30, no.3 p.86-90

Publication Date: May-June 1987 Country of Publication: USSR

CODEN: PRTEAJ ISSN: 0032-8162

Translated in: Instruments and Experimental Techniques vol.30, no.3, pt.1 p.589-93

Publication Date: May-June 1987 Country of Publication: USA

CODEN: INETAK ISSN: 0020-4412

U.S. Copyright Clearance Center Code: 0020-4412/87/3003-0589\$12.50

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: The procedural and engineering aspects are **examined** for measurement of the **settling** time (from 10 nsec and above) of the output voltage (current) of analog and digital-analog **converters** with a reduced error of up to 100 μ V of the steady-state value. Schematic diagrams are given for the main units of a special-purpose measuring system for study of transients. (2 Refs)

Subfile: B

Descriptors: digital-analogue conversion; **electronic** equipment testing; time measurement

Identifiers: **settling** time measurement; digital-analog **converters** ; up to 100 mu V; transients; 10 ns; 100 muV

Class Codes: B1265H (A/D and D/A convertors); B7220 (Signal processing and conditioning equipment and techniques); B7320K (Time)

Numerical Indexing: time 1.0E-08 s; voltage 1.0E-04 V

19/5/6 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01566611 ORDER NO: AAD97-22823

SEMANTIC LEAPS: THE ROLE OF FRAME-SHIFTING AND CONCEPTUAL BLENDING IN MEANING CONSTRUCTION

Author: COULSON, SEANA

Degree: PH.D.

Year: 1997

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, SAN DIEGO (0033)

Chairperson: GILLES FAUCONNIER

Source: VOLUME 58/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 996. 311 PAGES

Descriptors: LANGUAGE, LINGUISTICS

Descriptor Codes: 0633; 0290

The role of context and background knowledge in the productive character of natural language is addressed. Traditionally, cognitive scientists have appealed to algorithmic procedures for combining relatively static representational structures in the knowledge base. In contrast, I suggest that cognitive scientists focus on dynamic aspects of **on - line** meaning construction in which the speaker integrates on-going aspects of perceptual and conceptual information with more abstract information available from frames in long-term memory.

Two related sets of processes are proposed to **reconcile** tension between the static nature of frames and speakers' flexible use of language: frame-shifting and conceptual blending. Frame-shifting is semantic reanalysis in which existing elements in the message-level representation are **reorganized** into a new frame. Conceptual blending is a set of cognitive operations for combining cognitive models from different domains. These processes rely extensively on the establishment of cross-domain mappings: systematic correspondences, based on identity, similarity, or analogy, between elements and relations in different domains.

A variety of research techniques are employed to address phenomena at disparate levels to reveal common aspects of meaning construction. Reading time and ERP data are employed to **examine** what happens **on - line** during the process of comprehension. Further, native intuitions are systematically employed to investigate the resultant products of comprehension. Experimental findings substantiate the psychological reality of the frame-shifting process thought to subserve semantic reanalysis in jokes. Further, analysis of rhetorical techniques in moral discourse suggests strategic use of frame-shifting as a persuasive technique.

Analysis of the role of conceptual blending in concept combination, analogy, and counterfactuals suggests that in all three operations the establishment of mappings between elements and relations in blended models and input frames play an important role in meaning construction. These analyses suggest the productive character of language use results from constructive processes which speakers use to assemble, link, and adapt simple cognitive models. By addressing linguistic phenomena often ignored in traditional meaning research, I explain how processes of cross-domain mapping, frame-shifting, and conceptual blending enhance the explanatory

adequacy of traditional frame-based systems for natural language processing.

19/5/7 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01493277 ORDER NO: AADAA-I9624908

PHASE EQUILIBRIUM AND RHEOLOGY OF SOLUTIONS OF RIGID-ROD POLYELECTROLYTES

Author: CHEN, SHING BOR

Degree: PH.D.

Year: 1996

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

Adviser: D. KOCH

Source: VOLUME 57/03-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1953. 236 PAGES

Descriptors: ENGINEERING, CHEMICAL ; PHYSICS, FLUID AND PLASMA ;
CHEMISTRY, PHYSICAL

Descriptor Codes: 0542; 0759; 0494

The purpose of this work is to study the electrical effects on the equilibrium and flow behavior of solutions of rigid rod-like polyelectrolytes. A general introduction is given in chapter 1. Electrophoresis, sedimentation and rheology of dilute suspensions of charged rods are **examined** in chapters 2 and 3. Phase equilibrium and rheology of solutions in liquid crystalline regime are investigated in chapters 4 and 5.

The electrophoretic **translational** and rotational velocities of a fiber are determined in the limit $L/d \gg 1$ and $\lambda/d \gg 1$, where λ is the double layer thickness and L and d are the rod length and diameter. A non-uniformly charged fiber with a **net** charge dipole rotates until it becomes aligned with the electric field. The effect of deformation of the ion cloud on the **translational** and rotational velocity of a fiber **settling** due to gravity is also determined. If the fiber possesses both a **net** charge and a charge dipole, it will rotate into a vertical alignment in which the end with the largest absolute charge is on top.

The transition from an isotropic to a nematic phase in a solution of uniformly-charged rodlike polymers is studied for weak electrostatic interactions, i.e. $w \ll Q^2 \lambda^2 / (\epsilon k_B T)$. Here Q is the total charge, ϵ is the dielectric constant, k_B is the Boltzmann constant and T is the absolute temperature. A Debye-Huckel-like theory is developed to take account of many-rod effects. Many-body correlations within the region $d/\lambda \ll w \ll Q^2 \lambda^2 / (\epsilon k_B T)$ decreases the importance of the anisotropic electrostatic interactions and prevent a transition to a highly aligned nematic phase predicted by the second virial approximation. For $w \gg Q^2 \lambda^2 / (\epsilon k_B T)$ and $w \gg Q^2 \lambda^2 / (\epsilon k_B T)$, the anisotropic electrostatic interactions do become important and bring about a highly aligned nematic phase. The rheology of nematics of charged rods subject to simple shear flow is studied for $w \gg Q^2 \lambda^2 / (\epsilon k_B T)$ and $w \gg Q^2 \lambda^2 / (\epsilon k_B T)$. For highly aligned nematics, the period of director tumbling is the same as that for a fiber orbiting in Jeffery orbits provided that the reciprocal of the angular spread is treated as an effective aspect ratio. The director can either rotate to the shearing plane or vorticity axis, depending on the initial orientation of the director.

19/5/8 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01173869 ORDER NO: AAD91-24706

INVESTIGATIONS IN LOW REYNOLDS NUMBER FLUID-PARTICLE DYNAMICS: VOLUME I.
STEADY SETTLING MOTION OF ARBITRARY PARTICLES AT LOW REYNOLDS NUMBERS.
VOLUME II. MOTION OF A SPHERICAL PARTICLE IN THE PRESENCE OF A PLANE
SUBJECT TO A SHEAR VELOCITY FIELD AT LOW REYNOLDS NUMBERS. VOLUME III.
MOTION OF TWO SPHERICAL PARTICLES IN A DIRECTION PERPENDICULAR TO THEIR
LINE OF CENTERS AT LOW REYNOLDS NUMBERS

Author: GOLDMAN, ARTHUR JOSEPH

Degree: PH.D.

Year: 1966

Corporate Source/Institution: NEW YORK UNIVERSITY, SCHOOL OF ENGINEERING
AND SCIENCE (0800)

Source: VOLUME 52/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2174. 435 PAGES

Descriptors: ENGINEERING, CHEMICAL; PHYSICS, FLUID AND PLASMA

Descriptor Codes: 0542; 0759

Volume I. A general theory is developed which provides criteria and the means for **examining** the steady **settling** motion of arbitrary particles in an infinite quiescent fluid at low Reynolds numbers, i.e., in Stokes flow. Through knowledge of the particle's intrinsic hydrodynamic resistance tensors, complete description of all spinning and spin-free equilibrium states and criteria for the stability of all equilibrium states are obtainable. Applications of the theory are worked out for a variety of particle types which are categorized according to symmetry. Particle inertia is shown to play an important role in determining the stability of a particle's equilibrium motion.

Volume II. The combined rotational and **translational** motion of a neutrally buoyant sphere near a plane in a shear flow field at low Reynolds numbers is derived as a function of the sphere's distance from the plane. When the sphere is more than about 2 radii from the plane, it **translates** at approximately the unperturbed fluid velocity (at the sphere's center) and rotates at one-half the shear rate. When the sphere is very close to the plane, its **translational** and rotational velocities approach zero in proportion to the reciprocal of the logarithm of the gap width between the sphere and plane.

Volume III. The free **settling** motion of two equally sized spheres through an infinite quiescent fluid in a direction perpendicular to their line of centers at low Reynolds numbers is predicted as a function of the distance between the spheres. Exact analytical solutions to the creeping motion equations for the two constituent problems of two spheres **translating** or rotating perpendicular to their line of centers are derived using bipolar coordinates. The constituent solutions are combined through force and torque **balances** to obtain the free motion of the two spheres as they **settle**. It is shown that when the spheres are in contact, the **net** force exerted on each sphere is $F/(6\pi\mu a) = 0.714$ and the spheres' angular velocity is $(a\Omega/U) = 0.0647$. The spheres' direction of rotation is such that the surfaces of the spheres which face each other are moving in the same direction as the **settling** motion.

19/5/9 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

(c) 2005 ProQuest Info&Learning. All rts. reserv.

770804 ORDER NO: AAD82-05377

THE WYOMING STOCK GROWERS ASSOCIATION: AN APPLICATION OF DAVIS' AND NORTH'S THEORY OF INSTITUTIONAL CHANGE

Author: EATON, JAMES WINTON

Degree: PH.D.

Year: 1981

Corporate Source/Institution: UNIVERSITY OF MISSOURI - COLUMBIA (0133)

Source: VOLUME 42/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4097. 275 PAGES

Descriptors: ECONOMICS, HISTORY

Descriptor Codes: 0509

Recent developments in economic theory have provided the beginnings of a general theory of institutional formation and change. With such a theory economic historians will be better equipped to incorporate into their explanations changes in the institutional framework within which events occur. One beginning is represented by the work of Lance Davis and Douglass North. At the center of their theory stand the economist's traditional entrepreneur and the motivating force of profit maximization. Entrepreneurs initiate institutional change when they perceive external profits. These are profits which they could earn under an alternate institutional arrangement, but which are not available to them under the present form of arrangement. Davis and North define institutional arrangements as ways in which economic units compete and or cooperate. Entrepreneurs seeking to innovate new arrangements choose from individual, voluntary, and government arrangements. Davis and North identify parameters that affect the costs and benefits of **organizing** and operating arrangements at each of these three levels. Parameters affecting the timing of institutional change--the lapse of time from the perception of external profits to the moment when such profits are earned--are also identified. Entrepreneurs choose the arrangement alternative which maximizes the present value of expected future profits. Davis and North claim that institutional change occurs if, and only if, the expected **net** gains exceed the expected costs.

Davis, North, and other scholars have used the theory in an heuristic capacity. However, work with the theory to date has not yielded answers to questions regarding the theory's formal structure, the internal consistency of its premises, its expressive and deductive completeness, or its rigor. One major purpose of this dissertation is to explicitly display the theory's formal structure, a prerequisite for answering the above questions. Seventy-eight primitive terms are identified and defined and or discussed and fifty-six premises are identified.

A second major purpose of this dissertation is to test Davis' and North's theory. The formation and behavior of the Wyoming Stock Growers Association (WSGA) during the 1870s and 1880s are historical incidents to which the theory should apply. However, because of the gaps in our knowledge about the theory suggested above, a null hypothesis test of the theory is premature at this stage of its development. The application in this dissertation tests the ease or naturalness with which the theory's primitive terms can be used to describe events and the consistency of its premises with the history to which they are applied. Institutional arrangements in Wyoming Territory governing property rights in cattle, cattle round ups, and inspection for strays in cattle shipments are **examined**. Major findings are: (1) The institutional change involving the shift of round ups from voluntary to government arrangements occurred despite an associated excess of costs over benefits. (2) The aggregate **net** benefits of WSGA members were reduced by the WSGA's operation of an arrangement for inspecting cattle shipments for stray cattle. These

findings undermine the theory's central premise which asserts the necessity of the excess of benefits over costs for the occurrence of institutional change. A variety of approaches for **reconciling** the findings with this premise are discussed. Some of these require changes to the theory's structure. Redefinitions of old primitive terms, introduction of new terms, and the elimination of the theory's central premise are all suggested. Eliminating an excess of benefits over costs as a necessary condition for institutional change means that inferences that such an excess held for specific institutional arrangements which are based merely on the observation of those arrangements' existence are logically invalid.

19/5/10 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

(c) 2005 The HW Wilson Co. All rts. reserv.

1628352 H.W. WILSON RECORD NUMBER: BAST98000523

DC-DC conversion techniques for noise-sensitive applications

Sherman, Leonard;

Electronic Design v. 45 (Nov. 17 '97 supp) p. 22+

DOCUMENT TYPE: Feature Article ISSN: 0013-4872 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: Part of a special analog issue of **Electronic Design**. The writer assesses the choices available to designers in **reconciling** the different goals when low noise and performance requirements conflict with power-supply constraints. Novel concepts that both present good results and recast well-known techniques for modern requirements are **examined**. Examples are provided to demonstrate power-supply noise-reduction methods that can be generally applied, normally without specialized ICs or sophisticated components. Means of limiting noise in dc-dc **converters** need not be incompatible with sensitive circuitry such as low-noise preamplifiers, RF receivers, and high-gain amplifiers.

DESCRIPTORS: DC to DC **converters** --Design; Electric power supplies--Noise ; Analog circuits--Design;

19/5/11 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09320038

Fuerte apuesta de Banacci a servicios de **Internet**

MEXICO: BANACCI PLANS AND REVIEW

Excelsior (YZZ) 05 Jul 2000 Online

Language: SPANISH

Banamex-Accival (Banacci) of Mexico announced that although the **Internet** banking has still 3 or 5 years to **settle**, the bank is focusing its efforts to improve its **Internet** banking and creating new services with the aid of technology. At the moment, Banacci has some 7mn clients from which only 200,000 are users of **Internet** banking, and only 15% of them use the **web** to do transactions, the majority only checks their **balances**. However the bank expects, by the end of 2000, to increase its **Internet** clients up to 300,000. At the same time, the bank announced that on July 7th it will be launching a new **Internet** service which is bank gyro

transfers between two different banks, allowing clients to pay other banks from their accounts in Banacci. Meanwhile, the bank is negotiating with cellular telephone operators, Pegaso and Iusacell, to set up mobile banking. Banacci will also launch in July a new financing program for low-income people allowing them to buy personal computers with **Internet** access through Avantel, subsidiary of the financial group. Another idea contemplated by the bank is to **convert** its current branches in a sort of cyber cafes since not many people will be going to the bank. *

COMPANY: BANAMEX-ACCIVAL; BANAMEX; BANACCI; IUSACELL; PEGASO

PRODUCT: Retail Banking Services (6006); Private Debt (E5650); Clearing Banks (6010CB); Commercial Banks (6020); Computers & Auxiliary Equip (3573); Cellular Radio Services (4811CR); Telecommunications (4810); Database Vendors (7375);

EVENT: General Management Services (26); Plant/Facilities/Equipment (44); Planning & Information (22); Company Formation (14);

COUNTRY: Mexico (3MEX);

19/5/12 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

06220746

SCB Video Banking launched to boost retail service

THAILAND: SCB GOES **ON - LINE** BY NOVEMBER 1995

The Nation (XBO) 20 Oct 1995 P.14

Language: ENGLISH

In Thailand, Line Technology Ltd, the operator of the COMLINE **on - line** system, has entered into a one-year agreement with Siam Commercial Bank (SCB) to offer the latter's **electronic** banking services via its network from November 1995. SCB is the first bank in Thailand to introduce **on - line** banking services. According to Line Technology, it is in the process of striking similar deals with four or five other banks. The forthcoming SCB Video Banking Service is aimed at providing greater convenience to consumer banking customers by facilitating the **electronic** transfer of funds, the **on - line** verification of account **balances** and a host of other services. In addition, users will be able to access financial information pertaining to international money markets and national economic indicators via the network. SCB is planning to offer loan re-finance services and letter of credit status on the network by mid-1996. Other **on - line** services in the pipeline include allowing users to **settle** their credit card payments and utilities bills. The SCB Video Banking Service is expected to attract between 1,000 and 2,000 users in 1996. Each transaction on the network is likely to cost the customer B 5 per minute. The bank has earmarked a budget of B 10 mn for the acquisition of hardware and software required to support its new services. The investment would eventually **translate** into lower operating costs for the consumer banking division of SCB. Under the contract's revenue-sharing terms, Line Technology will be entitled to 45% of the total fee-based income while SCB will receive a 40% share. The remaining 15% will accrue to the Telephone Organization of Thailand.

COMPANY: COMLINE; SIAM COMMERCIAL BANK; LINE TECHNOLOGY

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020); Database Vendors (7375);
EVENT: General Management Services (26); Product Design & Development (33);
COUNTRY: Thailand (9THA);

19/5/13 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

04646346
Eastern Europe eyes ECU clearing system
E EUROPE - PROPOSALS FOR ECU-BASED REGIONAL CLEARING SYSTEM
Banking Technology (BTY) 0 November 1991 p6
ISSN: 0266-0865

A project aimed at setting up a regional clearing system based on the European Currency Unit (Ecu) is being **examined** by bankers and regulators in eastern Europe. A group of western banks associated with the ECU Banking Association (EBA) (Paris, France) is promoting the scheme following the collapse of E Europe's Comecon trading system and the interbank clearing arrangements associated with it. When the Comecon system ended, its former member countries decided to conduct their foreign trade deals using fully **convertible** currencies. However, the former USSR is still involved in over 80% of trade between E European countries and the former Comecon countries do not have access to sufficient foreign exchange to be able to **settle** all their deals in **convertible** currencies. As a result, the need for an eastern European regional clearing procedure remains, and the Ecu offers the advantages of political neutrality as well as relative exchange stability. Czechoslovakia, Hungary and Poland are the E European countries initially taking part in the discussions while the western team is led by Istituto Bancario San Paolo di Torino and includes the EBA, Credit Lyonnais (Paris, France), and Deutsche Bank (Germany). The two sides have yet to agree on the legal form for a JV association to develop the project in which clearing procedures would be handled automatically through computers and telecommunications links, and for which Swift would probably act as the message carrier.

PRODUCT: **Electronic** Banking Services (6005); Data Processing in Finance Sector (7374FI); Computer Services (COSV); Financial Services Software (7372FI); CAD/CAM Mechanical Software (COSW);
EVENT: NEW SERVICE DEVELOPMENT (36);
COUNTRY: East Europe (6EE);

Set	Items	Description
S1	2317207	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	2054561	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	1531098	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	5336561	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	597053	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	1996469	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? - OR TRADABLE (1W) INSTRUMENT?
S7	108294	S3 (S) S4
S8	8596	S7 (S) S5
S9	2920	S8 (S) S2
S10	1293	S9 (S) S6
S11	336	S10 (S) S1
S12	334	S11 (S) (ON()) LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY)
S13	6	S12 NOT PY>2000

? show files

File 20:Dialog Global Reporter 1997-2005/Jun 22
(c) 2005 The Dialog Corp.

13/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

30640594 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Q2 2003 Metasolv Software Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

July 03, 2000

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4843

... any non-GAAP financial measures discussed in today's call, you may also find a **reconciliation** of that measure to the most directly comparable financial measure calculated according to GAAP on...

... looking statements. You are hereby cautioned that these statements may be affected by the important **factors** among others set forth in MetaSolv's filings with the Securities and Exchange Commission and...

... would like to turn the conference over to the company's Executive Chairman and Chief **Software** Architect Mr. Jim Janicki please go ahead sir JAMES JANICKI, EXECUTIVE CHAIRMAN AND CHIEF **SOFTWARE** ARCHITECT, METASOLV INC: Thank you Scott. Before we go into the normal earnings announcements that...

... President and I am going to move to Executive Chairman of the Board and Chief **Software** Architect. This is something that has been a goal of mine for the last 2...

...really want to turn back to my routes and really spend some time on the **software**. We bought a lot of **software** products over the last few years, we need to work on those, we need to...

... second quarter was 21.8m up 3% sequentially over Q1 of this year and down **compared** to 24.7m for the second quarter of last year. Our **net** loss on the GAAP for the second quarter was 9.4m or 25 cents per diluted share **compared** with a **net** loss of 4m or 11 cents per diluted share for the second quarter of 2002...

...specific during the second quarter 66% of our revenue came from tier one service provided **compared** to 49% for the prior year second quarter. This is the clear demonstration of our...

... international revenue for the approximately 58% of second quarter revenue from outside the United States. **Compared** to 47% for the prior year second quarter. We continue to make significant progress globally...

... penetration of the wireless service provider market which contributed approximately 18% of second quarter revenue **compared** to 12% for the prior year second quarter. Half of our license yields this quarter...

... Telecom has now extended our product capabilities to support their wire rollout. This is further **validation** of the trend of eliminating (primal) based OSS and a move towards standard commercial office shift **software** architectures for all service domains. Also overall during the quarter, we made eight major **software** releases including new functionality to support our customers business. We are also pleased to report...

... operators being cautiously in (inaudible) segments given their overall budgetary constraints. However, we do believe **validated** by our

interactions with customer that OSS is an area that wants continued investment, a...

... to invest in areas that will reduce ongoing operational expenditures. Cost reductions are across all **factors** of services and we witnessed operators strive to consolidate and eliminate legacy system for all...

... perceive as low single-digit growth for most of the traditional telecom services operators are **examining** their cost or service delivery in order to improve the bottom line. Reducing operational cost...was 21%, the (inaudible) region was 15%, and Asia-Pacific was about 5%. And that **compares** to 47% coming from outside the US a year ago. And finally the emphasis on wireless carriers continue to show progress, wireless revenues were 18% this year **compared** to 12% last year. Our pro forma gross profit increased to 13m this quarter from...

... about 44% for the reason I just mentioned and license margins were 95% this quarter **compared** to 93% last quarter. So both quarters are pretty much within our target range. So...

...and marketing and general administrative, but excludes our restructuring charges were 19.2m this quarter **compared** to 18.4m last quarter. In the call we had back in April, we mentioned...

...that. The good news is that the \$800,000 can be attributed to really two **factors** both of which are non-recurring. So we expect to see some improvement in Q3 with the pro forma operating loss of about 6.2m, **compared** to 6.1m last quarter. Our negative operating cash flow, which is just the operating...

... entirely to the elimination of approximately 60 positions that I just recently mentioned. One other **factor** that I think is important to understand is that in this quarter we elected to...

...we're just simply not going to allow that tax asset that's on our **balance** sheet to get any bigger. And the impact of this was the non cash increase...

... our results from on going operations, and as Scott said you can find a complete **reconciliation** of our pro forma results to our GAAP results in our press release, which has posted on our website. Turning to **balance** sheet. We closed the quarter with \$50.2m in cash and at this time last...

... increased to 19.1m from 18.1m in the first quarter that includes un-billed **receivables** of about 2.1m and results in the DSO calculation of 80 days which is...

...out that we said exactly the same thing last year and that didn't really **translate** to increased revenue. So, I think you have to keep that in perspective. On the...

... take questions. OPERATOR: Thank you. And today's question-and-answer session will be conducted **electronically**. If you would like to ask a question, simply press the star key followed by...

(c) 2005 The Dialog Corp. All rts. reserv.

30430957 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Q2 2003 Per-Se Technologies Earnings Conference Call - Part 1

FAIR DISCLOSURE WIRE

July 03, 2000

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4633

... may differ materially as with those predicted in the forward-looking statements additional information concerning **factors** that could cause actual results to differ from those contained in the forward-looking statements...

... please refer to our press release issued this morning and our investor section of our **web** -site for discussion and **reconciliation** with non-GAAP financial measures discuss in this call for they most directly comfortable GAAP...

... last year. As a result of our continued strong operational performance as well as other **factors** such as the divestitures of Patient1 and utilization of proceeds to reduce debt we were...

... delayed these purchases we expect these sales to close later this year. In the application **software** division during June we completed the second sale of our patient financial management system Business1...

... is the 225,000 physicians that practice in hospitals and academic settings. The addition of **web** -based practice management system allows us to combine front office functionality such as scheduling and...there through 2004. Also as part of our alignment we combined e-Health and application **software** divisions to form our new hospital services division. The products of both groups focus on...

... growth for(potential...) e-Health products offerings. Combining our e-Health offerings with our application **software** family of products opens up a large in store base in which to sell our solutions. More closely aligning Resource1 and Business1 application **software** products with the revenue management products of e-Health further expanded our **software** products functionality making them more attractive to the marketplace. For example, combining our patient scheduling...

... CFO, PER-SE TECHNOLOGIES: First, reviewing our consolidating results, revenue was \$85.4 million as **compared** to \$82.4 million in the second quarter of 2002. Operating income was \$8.3 million or 9.7% of revenue as **compared** to \$6.5 million or 7.9% of revenue in the prior year period. Income...

...quarter was \$3.8 million or 12 cents per share on a fully diluted basis **compared** too \$1.8 million or six cents per share on a fully diluted basis for...

...excluding the physicians practice management business, revenue was \$61.3 million in the quarter as **compared** to a \$58.6 million in the second quarter of last year. Operating income for the division was \$8.2 million or 13.4 % of revenue for the quarter **compared** to \$5.5 million or 9.4% of revenue in the prior year quarter. Revenue...

... the physician practice management business, revenue for the second

quarter was \$17.5 million as **compared** to \$17.1 million in the prior year period. As stated in the press release...

...income in the division was \$1.2 million or 7% of revenue for the quarter **compared** to \$2.3 million or 13.7% of revenue in the second quarter of 2002. As discussed last quarter customers of the ASP base physicians business practice management solution are **converted** on to a new platform. Cost incurred in the second quarter associated with this conversion...

... to return to mid-to high teens in the second half of the year. Application **software** division which excludes Patient 1 product line revenue was \$10.1 million for second quarter **comparing** to \$10 million in the second quarter of 2002. Operating income for the **software** operation was \$3 million or 29.8% of revenue in the second quarter **compared** to \$2.2 million or 21.6% of revenue in the second quarter of last...

... 000 or negative two cents per share on a fully diluted basis. Moving to the **balance** sheet our total cash position for June 30th 2003 is \$35 million **compared** to total cash March 31st of 2003 of \$25 million total cash December 31st 2002... Physician Services. Forty-seven days outstanding or e-Health and 73 days outstanding for application **software**. DSOs in all divisions are lower or inline with second quarter 2002 levels. Turning to...

... negatively impacted the free cash flow for the second quarter by \$3.9 million. Our **receivables** from (Lloyds) was \$7.7 million at June 30th 2003 which was in line with...

... 2003 with annual premiums at a significant savings to our previous policies. These savings were **factors** into the guidance previously issued by the Company. Expenses incurred associated with large matter going...

... Cash flow from continuing operations from the first six months was positive \$9.2 million **compared** to \$3.8 million in the prior year period. Sale of Patient1 closed on Monday. For the full year 2002 this business generated revenue of \$25.9 million and had **net** income of \$185,000. In 2003 the Patient1 business generated a **net** loss of two cents per share in each of the first and second quarter and had negative cash flow in the first half of the year. We estimate that **net** proceeds in the sale will be in the range of 26 to \$28 million we...

... a gain on sale in excess of \$11 million in the third quarter. The final **net** proceeds in the gain on sale are both subject to the finalization of the closing **balance** sheet. As we stated in our press release this morning the Company will use the...

13/3,K/3

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

12116585

CSG Systems International, Inc. Reports Second -2-

PR NEWswire

July 26, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 961

JMB

Date: 22-Jun-05

... release contains forward-looking statements that are based on assumptions about a number of important **factors** and involve risks and uncertainties that could cause actual results to differ materially from what appears in this press release. These **factors** include, but are not limited to, the following: 1) The continued acceptance of CCS and...

...services prove true--and even if realized, CSG may be unable to meet the special **billing** and customer care needs of that market; 8) the number of companies providing cable television...

... for the company's products and services; and 9) CSG's ability to sell additional **software** products and services into its existing and new customers. This list is not exhaustive and readers are encouraged to review the additional risks and important **factors** described in the Company's Report to Stockholders on Forms 10-K and 10-Q and other filings made with the SEC. CSG SYSTEMS INTERNATIONAL, INC. CONDENSED CONSOLIDATED **BALANCE SHEETS** (in thousands, except share and per share amounts) June 30, December 31, 2000 1999...

... unaudited) Current assets: Cash and cash equivalents \$69,754 \$48,676 Accounts receivable- Trade- Billed, **net** of allowance of \$3,351 and \$2,975 84,663 67,477 Unbilled 4,598...

... assets 4,476 2,850 Total current assets 166,270 130,195 Property and equipment, **net** of depreciation of \$36,868 and \$31,864 32,270 26,507 **Software** , **net** of amortization of \$38,181 and \$37,251 5,215 6,145 Noncompete agreements and goodwill, **net** of amortization of \$29,936 and \$29,727 2,233 2,652 Client contracts and related intangibles, **net** of amortization of \$26,799 and \$24,779 53,323 55,343 Deferred income taxes...

... 11,551 Total current liabilities 92,742 98,103 Non-current liabilities: Long-term debt, **net** of current maturities 46,118 59,289 Deferred revenue 489 714 Total non-current liabilities...

... compensation (3) (48) Notes receivable from employee stockholders (48) (115) Accumulated other comprehensive income-cumulative **translation** adjustments (523) (120) Treasury stock, at cost, 815,986 shares and 722,486 shares. (23...

...67,999 40,350 Income tax provision (13,295) (8,234) (25,704) (15,275) **Net** income \$21,986 \$13,493 \$42,295 \$25,075 Basic **net** income per common share: **Net** income available to common stockholders \$0.42 \$0.26 \$0.81 \$0.49 Weighted average common shares 52,158 51,710 52,007 51,637 Diluted **net** income per common share: **Net** income available to common stockholders \$0.39 \$0.25 \$0.74 \$0.46 Weighted average...

... thousands) Six months ended June 30, June 30, 2000 1999 Cash flows from operating activities: **Net** income \$42,295 \$25,075 Adjustments to **reconcile net** income to **net** cash provided by operating activities- Depreciation 5,774 4,904 Amortization 3,663 7,764...

... based employee compensation 45 146 Changes in operating assets and liabilities: Trade accounts and other **receivables** , **net** (13,432) (3,662) Other current and noncurrent assets (1,643) (231) Accounts payable and accrued liabilities (1,477) 1,546 **Net** cash provided by operating activities 37,896 40,453 Cash flows from investing activities: Purchases of property and equipment, **net** (11,513) (4,346) Conversion and other

incentive payments -- (8,205) **Net** cash used in investing activities (11,513) (12,551) Cash flows from financing activities: Proceeds...

... receivable from employee stockholders 44 325 Payments on long-term debt (11,000) (37,250) **Net** cash used in financing activities (4,843) (33,037) Effect of exchange rate fluctuations on cash (462) (392) **Net** increase (decrease) in cash and cash equivalents 21,078 (5,527) Cash and cash equivalents...

13/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

10635288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

QUALCOMM Announces Second Quarter Results -2-

PR NEWSWIRE

April 18, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1036

Historical pro forma trend information is available on QUALCOMM's web site at <http://www.qualcomm.com> on the Investor Relations page. (1) **Reconciling** Items related to revenues consist primarily of other non-reportable segment revenue less inter-segment eliminations. **Reconciling** Items related to earnings before taxes consist primarily of non-reportable segment results, unallocated **net** investment income, distributions on Trust **Convertible** Preferred Securities, and the elimination of inter-company profit. (2) QWS revenues and earnings before ...

... of Business Segments -- Second Quarter Fiscal 2000 QUALCOMM CDMA Technologies (QCT) -- Recorded a book-to-bill ratio of greater than one at the end of the second quarter of fiscal 2000...

...Station Modem (MSM) phone chips to customers worldwide during the second quarter of fiscal 2000, **compared** to 9 million units shipped during the same period last year. Shipments for the third...

... drive development of next-generation CDMA products and services. -- Announced the development of the Wireless **Internet** Launchpad suite of applications and **Internet** services, including advanced multi-media, connectivity, position location, user interface and removable storage functionality. -- Introduced two new chipsets and system **software**; the first to support multimedia applications: the MSM3300 solution for IS-95A/B and the MSM5100 solution for 3G CDMA 1xMC. -- Shipped samples of the MSM5000 chipset and system **software** for handsets and the CSM5000 solution for infrastructure equipment on time. These chips are the...

... royalty fees totaled \$168 million, a 58 percent increase in the second quarter of 2000, **compared** to \$106 million for the same period a year ago. Royalty fees declined from the first quarter of fiscal 2000 as a result of seasonal and other **factors** that also impacted the chip business in the quarter. Royalties are expected to increase in...

... units and related products, a 54 percent increase in the second quarter of fiscal 2000 **compared** to the year ago quarter, for a cumulative total of over 335,000 units. International unit shipments increased to 5,400 or 124 percent, **compared** to 2,415 in the year ago quarter. QUALCOMM Wireless

Business Solutions (QWBS) customers now...

... services for eQ-COM. -- Shipped a cumulative total of approximately 40,000 Globalstar phones. -- Demonstrated **Internet** access and packet data capability on the Globalstar system to allow users to communicate with their corporate data networks, access the **Internet**, and send and receive email messages. Commercial field trials are slated for summer 2000 followed ...

... prototype digital projection system. -- Eudora announced the release of the new Eudora 4.3 email **software** providing email for free, sponsored by advertising. -- Downloaded more than 500,000 copies of Eudora...

13/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

07475020

BATM Advanced Comm - Interim Results

REGULATORY NEWS SERVICE

September 28, 1999

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2634

... contributions from the Israeli Chief Scientist, from the BIRD Foundation and from the European Community, **net** research and development expenditure was \$785,000 (1998: \$198,000). Financial income was \$456,000...

...of 8.50 cents (1998 3.87 cents), an increase of 120 per cent. The **balance** sheet remains strong with **net** cash and marketable securities of \$29,927,000 at the period end. 3M Investment and...

... form an even closer working relationship focusing on mass IP traffic, especially the Next Generation **Internet**, using fibre optic and photonic networking. As a step towards such cooperation, 3M invested \$10...

...32 Fast Ethernet port models, with copper or state-of-the-art SFF (Small Form **Factor**) fibre interfaces. Titan T4 switches can be stacked to provide a combination of 96 Fast...

... 5%. BATM will also provide further technical assistance to Lynx, including licensing of BATM's **software** and access to testing equipment. Research and Development BATM is currently developing very high performance switches for LAN to WAN (edge) applications. The switches are a generation of opto- **electronic** (Titan T6) switches and photonic (Titan T8) switches enabling unparalleled non-blocking bandwidth. We intend these new products to position us as leading suppliers for the Next Generation **Internet** (NGI) now planned by the US Government. Titan T6 The Titan T6 will be an opto- **electronic** switch based on NetWiz's design but using BATM's real-time and management **software**. It is being designed as a series of modules which can be assembled together to...Lynx to develop chips and switching devices which handle light signals without the need to **convert** these signals into **electronic** form. These developments offer the potential to provide much greater bandwidth than existing opto- **electronic** or **electronic** solutions. We have previously announced that BATM has developed a working photonic crossbar switching device...

... layers of development of both switches from the ASIC level to the Quality of Service **software**. Agreements with several academic institutions have been signed to enhance the ability of BATM to deliver on time. Voice and video over the **Internet** Protocol ("IP") The company is also engaged in advanced R&D on the transmission and switching of voice, data and video traffic under the **Internet** Protocol. The newly acquired NetWiz offering is operationally proven for controlling IP traffic. We are combining this with our own newly developed **software** into a top-of-the-line IP multiplexing and switching product. Our plans reflect the...

... offer their customers services such as video on demand and high speed downloading from the **internet** without needing to incur the heavy cost of installing new cable in the street. BATM...

... back to the exchange. The VDSL system offered by BATM is based on standard QAM **software** and therefore is fully compliant with the ETSI and ANSI VDSL standards. This solution is...

... high quality video conferencing as well as video on demand, home shopping and high speed **internet** to be provided into residential and business premises without the need for new cabling. We Research and development costs, **net** 785 198 782 Selling, general and administrative expenses 2,805 2,352 4,607 Operating profit 1,871 846 3,119 Financial income, **net** 456 386 342 Other income, **net** 358 6 160 Profit before taxes on income 2,685 1,238 3,621 Taxes... **Net** profit for the year 2,685 1,203 3,570 Dividends - - (155 Consolidated **Balance** Sheet As at As at As at 30th June 30th June 31st Dec 1999 1998... **Net** current assets 31,055 17,715 19,257 Investment in associated companies 2,050 2... less current liabilities 36,909 21,317 23,285 Non-current liabilities Severance pay fund, **net** of provision (232) (53) (78) Creditors: amounts falling due after more than one year Long 232) (353) (118) **Net** assets 36,677 20,964 23,167 ===== Capital and reserves Share capital 1,035 989 989 Additional paid-in capital 21,807 10,988 10,988 **Receipts** on account of share capital - 40 40 Foreign currency **translation** adjustment 16 25 16 Retained profit 13,819 8,922 11,134... issue for the period of 31,566,751 (1998 H1: 31,056,112). Note 3 - **Reconciliation** of movements in shareholders' funds Foreign **Receipts** currency Addit- on trans- ional account lation Re- Share paid-up of share adjust- tained...

13/3,K/6

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

04107184

EARNINGS

BALTIC NEWS SERVICE

January 24, 1999

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5873

... This year, the turnover could be 38 million kroons," Kallas said. In 1998, Estonian Fairs **organized** 28 various events, with a sports event and a concert held in the Estonian Fairs...

... showed Hansapank's total assets at the end of December at 21.2975 billion kroons, **compared** with 20.8733 billion kroons at the end of

November, or an increase of two...

... comments on the release by the Bank of Estonia that the figures reflected a provisional **balance** which may change substantially after entries of the end of the financial year are made...of Merita Bank is the only branch of a foreign bank operating in Estonia. The **net** turnover of AS Merko Ehitus (Merko Construction) group was 850 million kroons (USD 63 mln) and the **net** profit 35 million kroons according to non-audited figures for 1998, which meets the company...

... report at the end of March at the latest. In 1997, Merko Construction had a **net** turnover of 526.5 million and a **net** profit of 26 million kroons. Nordika Kindlustus (Nordika Insurance) collected premiums totaling 85.5 million...

... pulp maker Horizon Pulp & Paper had grown 25 percent to 310 million kroons. The cotton **factory** Baltex 2000 posted a drop of seven percent in sales to 320 million kroons in...

... and forestry a total of 9.3 percent of the total leasing portfolio. Uhisliising's **factoring** portfolio increased by 21.3 percent in 1998 and stood at 138.8 million kroons...

... of 211.1 million kroons for 1997. The loss in December was 151 million kroons, **compared** with 130 million kroons in November. Uhispank said on Monday it had reviewed the value of its investments, written off possible losses, and provisioned and written off from the **balance** sheet losses related to loans and bonds. In addition to a loss of 225 million...

... Deduction of claims last year brought the bank a loss of 267.6 million kroons, **compared** with 74.5 million kroons in 1997. Provisions were up nearly threefold to 4.3... compensations paid by Balta in 1998 was 4.58 million lats, a double increase as **compared** to 1997. Shares in Balta are quoted on the official list of Riga Stock Exchange...

...costs of the bank merger. There are no Russian government bonds in HBL's closing **balance** sheet for 1998. The bank's audited results will be announced in February, said Abele...

... 1998 to exceed 500,000 lats (USD 877,000). "The president has not put the **balance** -sheet on my table yet, but provisional estimates are good," Edvins Samulis, who holds the...

... things. During the nine months of last year Lode earned 400,380 lats on a **net** turnover of 2,102,550 lats. Shares in lode are quoted on the second list...

... provisions in the aggregate amount of 13.05 million lats for the short-term T- **bills** held by the bank and credits at risk due the Russian crisis. It means that...securities, 24.922 million lats in claims against credit institutions, 24.467 million lats as **net** credit value, 9.593 million lats as other bank's assets and 1.174 million...

... and reducing of production costs to the maximum possible extent. Ventspils Nafta (VN) expects its **net** profit to reach 15.6 million lats (USD 27.3 mln) this year. The meeting...

... 20 million lats. In 1997 the company earned 23.615 million lats. A number of **factors** are expected to have adverse effect on VN performance

this year, including low prices for...

... 750,000 cubic meters to more than one million cubic meters. VN also plans to **reorganize** the recently acquired Naftas Parks company to increase its oil-processing capacity, etc. Shares in...

... USD 500,000) in 1998, according to preliminary figures. The Siauliai-based plant had a **net** profit of 2.2 million litas in 1997. "The German mark's fluctuation had a...

... exports. Ukio Bankas (Economy Bank) had 2.456 million litas (USD 614,000) in unaudited **net** profit over 1998, according to preliminary data. The bank's audited profit, ...14 million litas. Economy Bank had 733,000 litas and 934,000 litas in unaudited **net** profits during the first six and nine months of 1998 respectively. The results released on...

...for 50 million litas (USD 12.5 mln) and had some 4 million litas in **net** profits in 1998, according to preliminary data. In 1997, the company's turnover amounted to 45.5 million litas and its **net** profits came to 3.4 million litas. Fitter's managers anticipate a boost in turnover by 2 million to 3 million litas and a **net** profit of over 4 million litas this year. Fitter's Director General Alfonsas Jaras told...

... Hanza Lizingas (Hansa Leasing), a Lithuanian subsidiary of Estonia's Hansa Capital group, signed 38 **factoring** agreements in 1998, totalling to over 20 million litas (USD 5 mln). Hansa Leasing, which started its business in Lithuania in November 1996, launched **factoring** services last May and planned to provide services for 6 million litas. Andrius Urbonas, head of the Hansa Leasing's **factoring** project, explained the popularity of **factoring** services in Lithuania by a shortage of working capital, debts to banks and delays in internal settlements. Wholesale and industrial companies, and building organizations are the main users of **factoring** services. Hansa Leasing also performed the first import and export **factoring** operations at the end of 1998. The company financed long-term asset acquisition projects worth...

... group controls more than 50 percent of the Baltic leasing market. Jures Medis (Jure Wood) **processor** operated successfully in the second half of 1998, trimming its year-end losses from to 130,000 (USD 32,500) litas from 400,000 litas. The Marijampole based wood **processor**, which made 3,000 cubic meters of production in total last year, anticipates a million...

... from 24.3 million litas in 1997. Klaipeda Cardboard had 0.5 million litas in **net** profits over the first eleven months of 1998. Its 1997 **net** profits amounted to 553,000 litas. The company's managers anticipate some 34 million litas in turnover and around 700,000 litas in **net** profits this year. Klaipeda Cardboard plans to reconstruct a waste paper facility and introduce new...

... for production modernization on Monday. Klaipedos Maistas (Klaipeda Food), one of Lithuania's biggest meat **processors**, turned over 163 million litas (USD 40.75 mln) and netted between 3.5 million...

... company's main business, however, brought in only some 700,000-800,000 litas in **net** profit. Klaipeda Food sold 137 million litas worth of meat products alone last year. The company's 1997 sales ran at 176.5 million litas and its **net** profit amounted to 742,000 litas. Klaipeda Food's Economic and Financial Director Daiva Mockeviciene...

... of production to be exported to Russia. The company anticipates 2.5 million litas in **net** profit in 1999. Lithuania's leading furniture producer, Klaipedos Baldai (Klaipeda Furniture), more than trebled its profit last year as **compared** with 1997. According to preliminary figures, the company's **net** profit increased to 3.3 million litas (USD 825,000) in 1998 from 960,000...

...be good if we have at least a minimum profit or a zero profit-loss **balance** ," he said. The company had 1.95 million litas (USD 487,500) in **net** profit in 1997. Lithuania's largest marine agency, Krantas Shipping, carried 27,500 passengers last...

...was boosted by the widening economic links between Sweden and Lithuania, sightseeing trips to Stockholm **organized** by Krantas Travel and holiday trips," Krantas Shipping's Marketing Director Vaidas Klumbys said. Lithuania...

...2.14 mln) in income and a loss of around 300,000 litas last year -- **compared** to a **net** profit of 1.1 million litas in 1997. The hotel's 1997 income amounted to...

... year. Its December sales ran at 41-42 million litas, down by 40 percent as **compared** with November. One of Lithuania's largest grain **processors** , the Panevezys-based Malsena, turned over 57.76 million litas (USD 14.44 mln) in...

...its turnover at the 1998 level and to have around 3.5 million litas in **net** profits. Zablockis said 1998 was a successful year for his company. The grain **processor** , which held some 40 percent of the wheat flour market in terms of sales last...

...two merged companies' turnover increased 20 percent to 180 million litas (USD 45 mln). Their **net** profits amounted to 6 million litas, or almost half the sum earned in 1997. Currently...

...96.8 million litas (USD 24.2 mln) over 1998, but it anticipates a lower **net** profit. In 1997, the company's sales ran at 86 million litas and its **net** profit came to 8.7 million litas. "We anticipate around 8.5 million litas in...Simutis told BNS. The profitable company has no debts. There has been no delays in **settling** up with farmers since 1991. "It a pity that farmers were the first to sell...

... Suris (Rokiskis Cheese) sold 205 million litas worth of production last year and anticipates a **net** profit of 25 million litas, up from 21.2 million litas in 1997. Lithuania's...

Set	Items	Description
S1	2317207	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	2054561	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	1531098	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	5336561	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	597053	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	1996469	FACTORING OR FACTOR? ? OR (SELL??? OR TRANSFER??? OR PURCHASE?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? - OR TRADABLE (1W) INSTRUMENT?
S7	108294	S3(S) S4
S8	8596	S7(S) S5
S9	2920	S8(S) S2
S10	1293	S9(S) S6
S11	336	S10(S) S1
S12	334	S11(S) (ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY)
S13	6	S12 NOT PY>2000
S14	390180	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S15	86402	S14(S) S1
S16	66	S15(S) S8
S17	5	S16 NOT PY>2000
S18	5	RD (unique items)

? show files

File 20:Dialog Global Reporter 1997-2005/Jun 22
(c) 2005 The Dialog Corp.

18/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09321958 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Vality Names Todhunter as Vice President of Engineering
BUSINESS WIRE

January 25, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 603

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... structure, ready for business applications such as enterprise resource planning (ERP), customer relationship management (CRM), e-commerce, and enterprise information portal systems.

Previously, Todhunter served as Senior Software Engineer, Manager of Product...

18/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09317778 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Vality Technology Delivers Mentoring Program; Blue Cross/Blue Shield of Georgia and Pegasus Systems Among First Companies to Benefit from Vality's Customized Guidance Service

BUSINESS WIRE

January 24, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1282

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... then ready for business applications such as Enterprise Resource Planning (ERP), Customer Relationship Management (CRM), e-commerce and enterprise information portal systems.

About Vality Technology

Vality Technology (www.vality.com) is a...

18/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09070550 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Vality Technology Moves Corporate Headquarters
BUSINESS WIRE

January 11, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 810

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... structure, ready for business applications such as enterprise resource planning (ERP), customer relationship management (CRM), e-commerce and enterprise information portal systems.

About Vality Technology
Vality Technology (www.vality.com) is a...

18/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

07447849 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Vality Extends Data Quality Leadership by Bringing Greater Speed, Flexibility, and Ease-of-Use to Its Industry Leading INTEGRITY Software
BUSINESS WIRE

September 27, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1027

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... then ready for business applications such as Enterprise Resource Planning (ERP), Customer Relationship Management (CRM), e-commerce and enterprise information portal systems. Release 3.5 advances the INTEGRITY tradition of providing unparalleled data standardization and matching capabilities, including data cleansing, parsing, lexical analysis, probabilistic matching and comprehensive data typing, to achieve the highest possible quality data and, ultimately, Enterprise Information...

18/3,K/5

DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

07129505

Morse Holdings PLC - Final Results

REGULATORY NEWS SERVICE

September 09, 1999

JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4761

...expansion of our customer base and our strong relationship with the highest quality manufacturing and software companies, provide us with a strong foundation for continuing growth." Commenting on current trading, Duncan...

... a strong track record and the demand from our customers for services around hardware and software continues to increase." Enquiries: Duncan McIntyre, Chief Executive Gavin James, Finance Director Morse Holdings plc ...

... blue-chip corporations. This involves the Group providing its customers with solutions which combine hardware, software and the necessary services to implement these effectively. The proportions of hardware, software and services vary depending on the different profile of customers and types of project. The demand from Morse's customers for services around hardware and software continues to increase. This is because of the reputation the Group has built over the...

... UK has enjoyed compound growth rates of approximately 40%. The partnerships with key hardware and software companies remain a

fundamental element of Morse's business and, through working with them, the ... confident about the growth opportunities. The CPS division, which focuses on selling other hardware and **software** products such as Compaq and Dot hill (previously Boxhill), generated sales of #13.9 million **compared** to #6.5 million in 1998. Strong cash generation Despite sales growth of 31% net... the largest and most established resellers, Morse normally bundles basic services such as system configuration, **software** preloads and upgrades together with the cost of the product. Morse estimates that during last...

... Rae was acquired in May 1999. Hughes Rae provides strategic consultancy and implementation services for **e - commerce** . It has assisted some of the most innovative companies in the UK in developing their...

...Group in the next year. The Group is now uniquely placed in the area of **e - commerce** to provide its customers with the technology backbone and strategic advice they need to develop...

... System and Hughes Rae has been capitalised and classified as an intangible asset on the **balance** sheet. The appropriate amortisation period for the goodwill arising is considered to be 3 years...expansion of the customer base and the strong relationship with the highest quality manufacturing and **software** companies, provides the Group with a strong foundation for continuing growth. Morse Holdings plc Consolidated...

...30 June 1999 1999 1998 #000 #000 Profit for the year 10,903 5,345
Translation difference in respect of net investment in overseas (282)
 (20) subsidiary undertaking Total recognised gains...

... attributable to members of 10,621 5,325 Morse Holdings plc Morse Holdings plc Consolidated **Balance** Sheet As at 30 June 1999 1999 1998 #000 #000 Fixed assets Intangible fixed assets...ordinary shares in issue is adjusted to assume conversion of all dilutive potential ordinary shares.
Reconciliations of the earnings and weighted average number of shares used in the calculation are set...

Set	Items	Description
S1	1202226	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	624452	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	541002	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	1690048	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	125710	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	9025	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE(1W) INSTRUMENT?
S7	262003	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S8	2312622	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	223838	S1(5N) (S7 OR S8)
S10	12906	S3(S) S2
S11	3274	S10(2S) S4
S12	354	S11(2S) S5
S13	2	S12(4S) S6
S14	4007	S10(4S) S4
S15	476	S14(4S) S5
S16	4	S15(4S) S6
S17	13	S15 AND S6
S18	6940	S10 AND S4
S19	1303	S18 AND S5
S20	40	S19 AND S6
S21	40	RD (unique items)
S22	18	S21 NOT PY>2000

? show files

File 15:ABI/Inform(R) 1971-2005/Jun 22
(c) 2005 ProQuest Info&Learning

File 610:Business Wire 1999-2005/Jun 22
(c) 2005 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 476:Financial Times Fulltext 1982-2005/Jun 22
(c) 2005 Financial Times Ltd

22/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02052030 57293598

Updates to Quickbooks and timeslips

Warner, Paul D

CPA Journal v70n7 PP: 72-73 Jul 2000

ISSN: 0732-8435 JRNL CODE: CPA

WORD COUNT: 1783

...TEXT: stores all customer information in one place. Phone numbers, the latest sales transactions, and outstanding **balances** are all accessible on one **organized** page. The QuickZoom feature enables the user to drill down to specific **invoices**, payments, or other transaction information.

* The detail center shows the name, phone number, latest transactions, and outstanding **balance** related to each vendor.

Report, flier. With improved accessibility, users can preview exactly the information...

...users can sign up for a merchant card account and use QuickBooks to authorize and **settle** credit card payments online. Purchasing service. The QuickBooks purchasing service allows users to search hundreds of items from dozens of suppliers, find and **compare** products and services, order directly from suppliers, and pay by credit card. Tracking order status...

...accounts, customers, vendors, and employee master files, to find critical information such as overdue customer **balances**.

QuickBooks Payroll

QuickBooks Payroll is a flexible and affordable "do-it-yourself" payroll software system...

...timekeepers, tasks, and expenses) can now be changed in one operation for all affected employees.

Balances displayed during transaction entry. The client funds and accounts receivable (A/R) entry dialog boxes now display client fund and A/R **balances**.

Billing functions. Useful changes in the billing area include the following:

* Electronic billing. Many of...

...can be billed and tracked against the total accumulated timeslip. The final bill will reflect **balance** due. This feature is only available in Levels 2 and 3 of Timeslips.)

* Invoice listing...

...ment values for each invoice. The invoice listing now optionally shows these values. Discounts on **early payments**. When bills are printed, the user can include the value of the discount and the...

...within the discount period, Timeslips automatically creates a discount transaction to cover the remaining **balance** (Levels 2 and 3 only).

Reporting functions. Timeslips has enhanced the reporting functions in the ...fonts and positioning information as designed within Timeslips. As a result, the formatting will approximately **match** the printed document generated by Timeslips, and it can be further customized. Enhanced reporting. The aged A/R **balances** report prints much faster and now can be formatted to fit into the preferred one...

...by the associated activity. With Version 10, activities on the bill can be combined to **match** the level of detail agreed to with the client. For example, the client may not...

22/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01792558 04-43549

An economic analysis of the guaranty contract

Katz, Avery Wiener

University of Chicago Law Review v66n1 PP: 47-116 Winter 1999

ISSN: 0041-9494 JRNL CODE: UCL

WORD COUNT: 32120

...TEXT: and business lawyers. These problems include determining the optimal scope of suretyship rights and defenses, **reconciling** the treatment of guaranties across various bodies of commercial law, and helping tax and regulatory...arise in those legal fields. Section II, which forms the heart of this Article, then **compares** the costs and benefits of guaranties with those of related transactional forms and discusses why... they enjoy the marginal benefits and suffer the marginal costs of corporate actions, hold the **balance** of power for certain critical decisions, and may even be entitled to dissolve the company...funds. All of the guaranty arrangements described above accord with this basic principle. Let us **examine** a few of them as illustrations.

Consider first our example of the standby letter of...is equivalent to asking why the retailer doesn't just keep her accounts instead of **factoring** them. The answer, obvious to anyone familiar with the business of **factoring**, is that the retailer wants the money now instead of later. She wants liquid funds...manner in which the guarantor and creditor deal with the debtor.

Accordingly, guaranties are worthwhile **compared** to intermediation only if C places a sufficiently higher value on having a direct claim...

...in whatever value may lie in the student's promise to pay.

Similarly, consider the **factoring** of consumer accounts. As we saw in the previous subsection, **factoring** with recourse corresponds to a guaranty in which the consumers take the role of D...

...liquid funds and the retailer has better control over whether the consumers pay their accounts. **Factoring** is not the only way for the factor to provide liquidity and the retailer to...preferred for accounting reasons-that they look better on one or more of the parties' **balance** sheets than would an outright unguaranteed loan.90One reason that

Standby Letters of Credit, Fed Res Bank of...

...as tax cuts in election campaigns. See Leonard, Checks Unbalanced at 107-11.

Omnibus Budget **Reconciliation** Act of 1993, Pub L No 103-66, 107 Stat 312, 342-44 (1993), ...such loopholes and eliminating such privileges.

103See 1991 Report at 9 (cited in note 22) (**comparing** the government's ability to assess risk with that of the private sector).

Footnote:

' Ignoring...to repay would be income-contingent).

Footnote:

"Thanks to Scott Masten for suggesting this point. ' **Compare** Charles W. Calomiris, Charles M. Kahn, and Stanley D. Longhofer, Housing-Finance Intervention and Private...L Rev at 479-82 (cited in note 38). 3 Id at 472-74.

140 **Compare** revised UCC 5-110(a) with previous UCC 5-111 (ALI 1994).

Footnote:

141 Indeed...

...and Letters of Credit: Subrogation Revisited, 34 Wm & Mary L Rev 1087, 1097-1127 (1993) (**examining** and criticizing the case law and defending the approach of revised Article 5).

Footnote:

"1...

22/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01750881 04-01872

A big factor in expansion

Reynes, Roberta

Nation's Business v87n1 PP: 31-32 Jan 1999

ISSN: 0028-047X JRNL CODE: NAB

WORD COUNT: 1483

...DESCRIPTORS: **Factoring** ;

ABSTRACT: For a growing company, **factoring** - **converting** accounts receivable into cash by selling them to a financing firm for a fee - can...

...Nagel, owner and president of firstPro Inc., a temporary-staffing company based in Atlanta, used **factoring** steadily for 10 years, selling **invoices** each week to The Commercial Finance Group, his factor. Today, firstPro's sales are \$30...

TEXT: Headnote:

Selling accounts receivable for a fee can be a valuable source of

quick cash for growing companies.

For a growing company, **factoring** -converting accounts receivable into cash by selling them to a financing firm for a fee...

...the company has "graduated" to bank financing, and Nagel is planning an initial public offering. " **Factoring** allowed me to grow at a faster pace than would have been possible otherwise without...

...my company or any stock in it," Nagel says. "It was perfect for us."

In **factoring** , after the business owner sells some or all of the company's accounts receivable to...

...When the factor collects on the receivables, it takes out its fees and pays the **balance** to the business owner.

While the process can be expensive, it allows an entrepreneur to...
...t have to worry about their creditworthiness." The key to being a good candidate for **factoring** is to sell to solid companies that have good credit-or to the government.

Opening...

...business, even a company in dire financial straits might be able to obtain money through **factoring** .

Factoring used to be confined to the textile and related industries, but the doors have opened...

...the \$10,000- to \$20,000-a-- month range, you should be able to find **factoring** ," says CFG's Eden.

(Photograph Omitted)

Captioned as: The financing technique known as **factoring** helped fuel rapid expansion of firstPro Inc., an Atlanta-based temporary-staffing firm ot,mzd...

...president, recruiter Dori Jones; and Carolyn Withers manager. Nagel explored alternative types of financing before **settling** on **factoring** . During the first couple of years, he funded growth with money from his personal portfolio...

...example, the factor will want to check your inventory for collateral. The inventory can be **examined** more easily and at lower cost if it is all in one area rather than...making the charge \$60.

Under the second type of payment-the more traditional structure for **factoring** -- the costs are divided into a commission for administrative services, credit, and collection, plus an...

...journal" showing checks received by CFG.

As Nagel and many other business owners will attest, **factoring** can be a powerful source of immediate working capital for small firms facing a cash
...

...site, atwww.commercialfianancegroup.com, has interactive spreadsheets that business owners can use to calculate what **factoring** might cost them. CFG offers a free educational audiotape, "Financing Options," which includes information on...

22/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01746161 03-97151

The vital factor for farmafactoring

Lanzeni, Donatella

Document World v3n6 PP: 42-44 Dec 1998

ISSN: 1025-9228 JRNL CODE: DCMW

WORD COUNT: 1104

...DESCRIPTORS: **Factoring** companies

ABSTRACT: For Farmafactoring (Italy), the manual **reconciliation** of 100 different types of bank statement forms against over 800,000 invoices annually was...

TEXT: Headnote:

For Farmafactoring (Italy), the manual **reconciliation** of 100 different types of bank statement forms against over 800,000 invoices annually was...

...more profitable activities. Donatella Lan:eni describes the solution.

As one of Italy's leading **factoring** institutions Farmafactoring, headquartered in Milan, constantly monitors and evaluates cash flows in public healthcare and...

...pharmaceutical and biomedical sectors. Data is collected from the invoices and the amounts are then **reconciled** against incoming bank statements.

PROM MANUAL DATA ANALYSIS...

By mid 1996, Farmafactoring's manual **reconciliation** procedures had become inefficient and timeconsuming. Thirty staff - 15 full-time employees and 15 contractors tediously reviewed bank statements, attempting to **match** line items with the invoices, which had been entered into an Oracle database via an EDI link to Farmafactoring customers. The team then analysed these **matches** in order to decide the correct **reconciliation** path. Because there was no automatic system for collecting the data from the bank statements...

...of data. A custom-built application, running on a Microsoft Windows NT workstation, analyses the **matches** between bank statements and invoices in order to formulate several possible **reconciliation** scenarios. It then proposes the best option to an operator. A key function of the...

...it did not eliminate the need to manually extract the information from bank statements and **match** the bank statements against the invoices. For this they needed a sophisticated, scalable forms processing...

...the system has to perform lookups in the Oracle database to find an

invoice that **matches** the information taken from the bank statement.

REDUCING DATA COLLECTION COST

The main challenge in...

...a Structured Query Language (SQL) call to the database in order to find an invoice **match**. Once the **matching** invoice is found, the expert system analyses all possible **reconciliation** paths and proposes what it determines to be the optimal path. The operator can then...

...system and select a different path.

While allowing Farmafactoring to increase its annual volume of **invoices** from 500,000 to 800,000, the system has reduced the company's data collection...

...15 contractors and re-assigning fulltime staff to more profitable activities, including analysing the proposed **reconciliation** scenarios and other customer service activities. Administrative and overall expenses were reduced by 30%. Finally...

...5 days after implementation. This has resulted in better customer service and more satisfied customers, **translating** into a long-term competitive advantage for Farmafactoring.

'The results obtained so far in terms significant staff retraining programme because so much of the **reconciliation** process is automated. 'We had the flexibility to set up the forms processing software and...

22/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01405404 00056391

Golden Yoke, silken text

Huxley, Andrew

Yale Law Journal v106n6 PP: 1885-1951 Apr 1997

ISSN: 0044-0094 JRNL CODE: YLJ

WORD COUNT: 35024

...TEXT: first full-length examination. Law and Morality in Ancient China² looks back two millenia to **examine** the debates between Confucianists, Daoists, and Legalists. The discovery of the Huang-Lao Boshu³ (silk...were preserved, annotated, and discussed by a literate and leisured minority. French and Peerenboom are **comparing** intellectual histories, so it is the intellectual history of Europe with which they must engage. Postmodernism and specifically the Neo-Pragmatism of Jean-Francois Lyotard and Richard Rorty **examine** this history with greatest brio.¹³ Because Peerenboom uses the very latest versions of natural...

...when, in searching for the metaphorical roots of a Chinese concept, he discovers that to **compare** and contrast it with Western concepts he has to explore their roots as well.¹⁵...

...analysis of Tibetan law and its implications for the assumptions underlying European law. Part II **compares** her discoveries with my own work on ancient Indian and more recent Southeast Asian Buddhism...

...discourse by taking Plato and Aristotle, rather than Stoic natural law, as our starting point. **Compared** with those of India and China, our ideas on controlling kingship are underdeveloped, and our...at the end of Part I. These challenges resonate more deeply now that we have **examined** the roots of Chinese law and taken a postmodern look at the very idea of **comparing** cultures. No doubt it is too much to claim that Tibet, Han China, and postmodernism...of the Mkhaspa'i dga'-ston: The Origins of the Traditions Concerning Sron-brcan sgam- po as First Legislator and **Organizer** of Tibet, 405 or indeed Die Handschriften in den City of Liverpool Museums (1). 406...Greek past." The boundary between West and East is too hazy to be useful when **comparing** different parts of Asia with "the West." Edward Said has shown how Europe treated Cairo...that "[i]n stable, complex, agrarian societies," culture's "main role is to indicate and **confirm** men's status," Ernest Gellner, What Do We Need Now?, TIMES LITERARY SUPP. (London), July...recall[ing] past suffering and think[ing] over the source of present happiness, and by **comparing** between the old and new society, we should let the young generation have the knowledge...by Tibetans. See BHIKSUNI JAMPA TSEDROEN, A BRIEF SURVEY OF THE VINAYA 26-28 (1992). **Compare** TIENNE LAMOTTE, HISTORY OF INDIAN BUDDHISM FROM THE ORIGINS TO THE SAKA ERA 165-71...THE BOOK OF THE DISCIPLINE (VINAYA PITAKA): (MAHAVAGGA) 243 (I.B. Homer trans., 1951).

177. **Compare** Marcus Tullius Cicero's story of Xenocrates, who, when asked what his pupils gained from...who, to my mind, reaches similar conclusions. For example, Lyotard does not expect any "last **reconciliation** between language games (which, under the name of faculties, Kant knew to be separated by...41, 337-43 (Mansel Davies ed., 1990); 1 NEEDHAM, supra note 216, at 276-306. **Compare** DERK BODDE, CHINESE THOUGHT, SOCIETY AND SCIENCE 356-59 (1991) (arguing that aspects of Chinese...OF TIME: CALENDARS, CLOCKS AND CULTURES 294-95 (1989).

Footnote:

271. Pierre Legrand, How to **Compare** Now, 16 LEGAL STUD. 232, 235 (1996). Legrand notes "that comparative work suggests an expanded...

...postmodernisms (including those of Rorty, Derrida, Michel Foucault, and Pierre Bourdieu) is carefully and critically **examined** in MCGOWAN, supra note 13, at 180-210. Anglophone views on incommensurability (as espoused by ...226, at 121-which suggests that an extra nugget of information can be derived by **comparing** the blind spot with the obsession.

308. See Hansen, supra note 306, at 493. Karl...the Mkhas-pa'i dga'-ston: The Origins of the Traditions Concerning Sron-brcan sgam- po as First Legislator and **Organizer** of Tibet, 26 ACTA ORIENTALIA ACADEMIAE SCIENTIARUM HUNGARICAE 11 (1972).

406. R.O. Meisezahl, Die...

22/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

01326145 99-75541
The death of liability
LoPucki, Lynn M
Yale Law Journal v106n1 PP: 1-92 Oct 1996
ISSN: 0044-0094 JRNL CODE: YLJ

WORD COUNT: 52782

...TEXT: creditor is entitled to the first \$80,000 of proceeds. The judgment creditor receives the **balance** of the proceeds, \$20,000, just five cents on the dollar. Among the many arguments...to pay the secured creditors. Because the proceeds are less than the secured debt, no **balance** remains to be paid to the holder of the money judgment.⁴⁷ It follows that ...judgment creditor may find it difficult to get information about the property.⁵³ Courts routinely **confirm** foreclosure and execution sales in which the high bid is only a fraction of market...regard to obligations owing to the debtor, including accounts receivable, mortgages, student loans, credit card **receivables**, and commercial loans. But practitioner-commentators stress that any income-producing asset can be securitized...

...assets such as inventories that do not themselves produce a cash flow but will be **converted** later into assets that do.⁴ Transaction costs are probably the only limit on what...for judgment debtors from their foreign creditors.¹⁴³ They implement the latter policy principally by **validating** self-settled spendthrift trusts under which the settlor is a beneficiary. In the United States case against him fails to **settle**, the doctor can respond at any of three levels. Each increase in the level of...contempt. From his safe haven, perhaps in the Cook Islands, the doctor could negotiate to **settle** the U.S. action. Upon settlement, there would be no bar to the doctor's...the regulator prefers because the loan and repayment accounts within the corporate group need never **balance**. For loans to be due only when the "debtor" and "creditor" agree that they are...

...with interest at rates that fluctuate daily if desired.²⁰ The computer composes two **translations** of the complex movement of funds. The manager of the cash sees it on the computer screen as a single fund, from which payments are made and into which **receipts** are deposited. For the court that may later determine whether the separate identities of members...financing than traditional lending. This suggests that for many businesses, computerization has already tipped the **balance** between the costs of soft judgment proofing and the benefits that the business can gain...real property, equipment, and intangibles used in the business, accepting their inventories on consignment, and **selling** their **accounts receivable** as they are generated. All of these techniques are used by small businesses today. Today...

...business. Under the tort-first regime, small businesses might well find that leasing, consignment, and **factoring**, which would render them judgment proof, would be more effective than secured borrowing.

It is...could provide appropriate levels of incentives for conduct.

Liability insurance tends to upset this delicate **balance** by reimbursing debtors for the consequences of their wrongful acts, while permitting them to retain...the insurer pays a percentage of the loss and the insured is responsible for the **balance**. Similarly, deductibles and policy limits both leave the insured responsible for portions of any loss...proofing-already has become a cottage industry.³⁷¹ Trends already established soon will tip the **balance** of costs in favor of judgment proofing for most large firms and pull down the...⁷⁹ MINN. L. REV. 577 (1995); Lynn M. LoPucki & George Triantis, A Systems Approach to **Comparing** U.S. and Canadian Reorganization of Financially Distressed Companies, 35 HARV. INT'L L.J....

provides sufficient deterrent...

22/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01319954 99-69350

Statement of Financial Accounting Standards No. 125--accounting for transfers and servicing of financial assets and extinguishments of liabilities

Beresford, Dennis R; Anania, Joseph V; Cope, Anthony T; Foster, John M; et al

Journal of Accountancy v182n4 PP: 118-123 Oct 1996

ISSN: 0021-8448 JRNL CODE: JAC

WORD COUNT: 5617

...TEXT: including "dollar rolls," "wash sales," loan syndications and participations, risk participations in banker's acceptances, **factoring** arrangements, transfers of receivables with recourse, and extinguishments of liabilities. This Statement supersedes FASB Statements...

...243 INTRODUCTION AND SCOPE 1. The Board added a project on financial instruments and off- **balance** -sheet financing to its agenda in May 1986. The project is intended to develop standards...and secured borrowings. This Statement establishes standards for resolving those issues. 3. An entity may **settle** a liability by transferring assets to the creditor or otherwise obtaining an unconditional release. Alternatively, an entity may enter into other arrangements designed to set aside assets dedicated to eventually **settling** a liability. Accounting for those arrangements has raised issues about when a liability should be...written (for example, guarantee or recourse obligations), forward commitments (for example, commitments to deliver additional **receivables** during the revolving periods of some securitizations), swaps (for example, provisions that **convert** interest rates from fixed to variable), and servicing liabilities, if applicable (paragraphs 31, 32, and...The activity in any valuation allowance for impairment of recognized servicing assetsincluding beginning and ending **balances**, aggregate additions charged and reductions credited to operations, and aggregate direct write-downs charged against...

22/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01058896 97-08290

A new financial system - Keys to pain relief

Webster, John D

Government Accountants Journal v44n2 PP: 35-48 Summer 1995

ISSN: 0883-1483 JRNL CODE: GAC

WORD COUNT: 4195

...TEXT: contract. Instead, the TAC's role was seen as evolving into an independent, verification and **validation** (IVV) contractor after the new system was purchased. The Library believed that unbiased, independent technical...

...in this effort were:

- * picking a manageable number of discerning requirements for comparison;
- * identifying and **validating** assumptions:
- * developing a relative cost analysis to distinguish each alternative; and
- * developing a risk analysis...a conversion documentation package was assembled for audit and reference purposes. The package contained trial **balances** for the old (ending) and new (starting) systems, obligations converted report, unobligated authority converted report...

...cash and symbol report, resolution of exceptions report and documentation of subsequent adjustments to correlated **balances** .

The Library used automated conversion programs for high volume data and manual data entry for low volume data (e.g., travel **receivables**). The conversion process was completed after the fiscal 1994 books were closed and **reconciled** with Treasury. Since the Library established three separate databases as a result of cross-servicing...

...programs were first tested on these low volume agencies. After CBO and OTA were successfully **converted** , the Library's data was **converted** . While the conversion process went smoothly, a backlog of unpaid vouchers developed because of a...

...out of the old system) and November 21 (the first day for processing 1994 and **prior payments** in the new system). Key factors in managing this backlog were restricting the number of...

...developing reports. Priority reports included status of funds, payroll detail, spending lines detail and several **reconciliation** reports. Standard Treasury reports (e.g., SF 224, SF 1219/1220) also received priority.

Finally...

22/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01019351 96-68744

Movin' on up

Ditlea, Steve

Upside v7n5 PP: 42-59 May 1995

ISSN: 1052-0341 JRNL CODE: UPS

WORD COUNT: 6025

...TEXT: here, with nearly 1,500 jobs and strong growth potential, is an important triumph. Even **factoring** in the fact that the city is picking up the tab for moving costs and...

...tax incentives. The enabling legislation in the state capitol was initially called the "Packard Bell **Bill** ," until all concerned thought better of flaunting such a special-interest measure. With the first test units rolling off the computer assembly line at the **converted** base within months of the law's passage late last year, the impending move is...and compactness. Nor is Packard Bell going to make a pitch at the business

market, **settling** instead for inroads made when individual users buy retail brands. According to Ransom, 2 percent...

...15 percent of company revenues currently generated by sales abroad, Alagem says, "we need to **balance** our revenues so 35 percent to 40 percent comes from outside the U.S." Represented...

22/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00934153 95-83545

A legal survey of direct debit in international sales

Chuah, Jason C T

European Business Review v94n4 PP: 17-21 1994

ISSN: 0955-534X JRNL CODE: EBR

WORD COUNT: 3392

...TEXT: been introduced -- the international direct debit system (IDDS) -- as yet another paperless transaction. This article **examines** some of the fundamental legal issues surrounding the IDDS with a view to exhorting businessmen...

...remains with the exporter.

(3) There emerges a greater degree of control over cash flow **compared** to some of the traditional means of payment because of the relatively low costs involved...

...there exists no such difficulty because there is no recognition of a similar doctrine.

Where **factoring** comes into play, it is imperative that, if the factor and the seller agree precisely...slightly different system. The traditional collection arrangement is preserved, but under the new scheme, Creditwest, **invoices** are **converted** to cash more quickly than under the existing system, with the exporter opening an account...

...make a domestic transfer. It is submitted that this scheme is more cautious and conservative **compared** with the IDDS, in that it is the domestic bank (i.e. the buyer's...

...claims from one party against another as a result of the relationships is also greater **compared** with the corresponding traditional set-up or even the relatively new network devised by NatWest...

...2] that IDDS will mean no more invoices to issue, no payments to chase, and **reconciliation** work is largely eliminated. As far as cash management goes, the service allows the exporter...other computer-to-computer telecommunications often rely on call-back procedures and test keys to **verify** the source of the message. In the IDDS, it appears that the normal computer-to...

...transactions in international trade involve transborder data flows. Transborder data flows form part of the **balance** of trade for any one state. That being the case, value-added data processing is...

...taxes to transborder data flows as a means of raising revenue and to

improve their **balance** of trade. The Madec Report on transborder data flows recommended that to enable "fair and...

...borne. This is not denied, except that the businesses interested in such a deal should **examine** carefully the full implications before making a commitment. The point is that responsible banking in...

22/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00918342 95-67734

The pros and pros of netting

Bogusz, Robert

Corporate Finance Technology in Treasury Management Supplement PP: 24-28
Sep 1994

ISSN: 0958-2053 JRNL CODE: COF

WORD COUNT: 2781

...ABSTRACT: elements - communications, software or calculating power, and banking. The goal of this process is to **organize** and simplify the settlement of intercompany payables and **receivables** on a fixed periodic schedule. These intercompany transactions are settled centrally via a netting center...

...TEXT: elements: communications, software or calculating power, and banking. The goal of this process is to **organize** and simplify the settlement of intercompany payables and/or **receivables** on a fixed periodic schedule. These intercompany transactions are settled centrally via a netting centre...

...become cash. Pooling deals with cash or, more specifically, is the aggregation of the residual **balances** in a series of (usually) bank accounts.

THE NETTING CYCLE

As a process, netting is...

...transactions or amounts to be settled this cycle.

* Netting centre aggregates the portfolio of positions, **validates** and controls quality of data.

* Netting centre simulates a netting (eg, compensation or clearing) and...

...bank's current accounts (or internal financing) system.

* Results are analyzed and all positions are **reconciled**.

* Performance analysis of the forex hedging activities related to intercompany transactions settlements is carried out...

...in determining whether netting is the answer, or whether another form of centralization, such as **factoring** or reinvoicing, would be more beneficial.

An internal (full group) analysis of who trades with...

...handled?

Can the netting operations be run as a cost or profit centre? Do we **settle** the netting results across the accounts of one global bank? Does netting have a serious...PC-literate managers in their treasuries, and the power of PC-based netting systems has **matched** the impressive crunching power coming out of Silicon Valley. This goes for pricing too, with...group was nearly impossible, and tracking the different ways in which everybody could trade and **settle** with everyone else was not a realistic prospect. In act, not only did each subsidiary...
...to policy, but the company was obliged to hire someone specifically to clean up and **reconcile** the accounting of intra-group transactions, as the number of disputed transactions rose out of...

...Another reason for change was the lack of a link to prepare a central bank **balance** of payments reports, and the human side of the relationship had slipped quite a bit...

...complicated set of issues and for those of us actively involved, it is quite stimulating **compared** to five years ago.

An increasing number of these decisions involve conversions from mainframe or...

22/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 Proquest Info&Learning. All rts. reserv.

00917437 95-66829

Financial Institutions Duty - Jurassic Park revisited
Snowden, Richard
Australian Tax Review v23n3 PP: 171-183 Sep 1994
ISSN: 0311-094X JRNL CODE: AATR
WORD COUNT: 9450

...TEXT: government. Thus for the period ending 30 June 1984 the duty was \$A111.8 million **compared** with over \$A500 million expected for the current 30 June 1994 financial year.

The duty...dealer pays duty monthly at the concessional rate based on the amount of the credit **balance** in its short term dealer's account at the close of each day during the...

...of State Revenue with regard to these types of trusts. Conceptually, it is difficult to **reconcile** the concept of a "liability" with the issue of a trust unit, as there is...c) the lending of money, with or without security;

(d) the purchase, acquisition, discounting or **factoring** of debts due to another person; and

(e) the. provision of credit within the meaning...

...entity is providing finance as its "sole or principal" business. One test may be to **compare** income generated from "financing" activities with total revenues. Where that income exceeds, say, 50 per...amount is added to the existing short term liability? Further, should the net \$80,000 **balance**

(\$20,000 + \$60,000) be subject to the concessional rate of duty where the next day the **balance** is consolidated? The OSR would say yes to both cases. The practice is further complicated...5 RECEIPTS AND CREDITING AN ACCOUNT

Fundamental to the duty is the definition of a " **receipt** ", namely a "payment, repayment, deposit or subscription and the crediting of an account". Moneys received in foreign currencies are **converted** at the time of **receipt** . It should be noted that where, after a physical **receipt** occurs the amount is credited to an account, it is the crediting to the account...

...the sum of money. In other cases coming within the second situation, the Court must **examine** what has happened in order to see whether in fact the alleged recipient has received...replace FID. Under the proposal, duty would be levied at year end on the audited **balance** sheet assets of a "financial intermediary" which would have included superannuation funds and insurance companies...

...there may have been differences between institutions as to whether an asset is booked on **balance** sheet.

The FAD proposal therefore went the way its initials suggested.

Nevertheless, the matter of...

22/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00883700 95-33092

Reengineering payables at ITT Automotive

Palmer, Richard J

Management Accounting v76n1 PP: 38-42 Jul 1994

ISSN: 0025-1690 JRNL CODE: NAA

WORD COUNT: 4037

...TEXT: AP software package for use at all ITTA units.(1) The software would automate the **matching** process for productive inventory items at all ITTA operations and support the consolidation of the...

...would complete a form describing the goods and send it to AP.

AP then would **compare** the three documents in its possession--the purchase order or release, the vendor invoice, and the receiving document. If all three documents **matched** , the clerk entered the data into the computer to issue payment. The documents did not...

...authorities and routing paperwork as needed to obtain proper approvals;

- * Identifying and expediting invoices with **early payment** discounts;
- * Setting up new vendors on the computerized AP system;
- * Answering supplier phone calls regarding...

...firms in the Hackett Group sample processed significantly more invoices than ITTA. When ITTA was **compared** to firms processing a similar number

of invoices, it actually was above average in efficiency...

...to achieve a worldclass performance standard, regardless of size.

Knowledge of how an organizational unit **compares** to benchmark averages in itself would not help ITTA improve performance. More information was needed ...

...card. AP would be liberated from activities associated with the traditional process: There are no **invoices**, **purchase orders**, or receiving documents to **match**. Correspondingly, ITTA could experience a reduction in the number of checks written and the signing, audit, and **reconciliation** activities associated with them. One monthly electronic transfer could take the place of tens of thousands of checks. Less paperwork **translates** into reduced mailroom and postage costs. Table 2 identifies ways the procurement card could add...

...in a manner commensurate with the risks relating to those transactions, and

* Minimizing nonvalue-adding **reconciliation** activities--between receiving documents, invoices, and purchase orders as well as between books and bank ...

...one in which ITTA operates, it is more important than ever for management to judiciously **balance** the rising cost of controls against the potential exposure to loss if those controls are...to reflect a product line orientation.

2 For a detailed description of a computerized payables **matching** process, see M. Hammer, "Reengineering Work: Don't Automate, Obliterate," in the Harvard Business Review...

...could set policies requiring maintenance of a daily transaction log, documentation for charges, and monthly **reconciliations** of card charges to the daily log. ITTA also could perform random audits to ensure...

22/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00875994 95-25386

The amazing Towers financial affair

Rosenberg, Hilary

Institutional Investor v28n6 PP: 126-141 Jun 1994

ISSN: 0020-3580 JRNL CODE: IL

WORD COUNT: 7685

...ABSTRACT: small mom-and-pop businesses in the 1970s, branched into debt collection, receivables purchasing, and **factoring** in the 1980s, and by 1992 had 26 branches and 750 employees nationwide and a...

...TEXT: was a real organizer. He started with only 12 people."

Hoffenberg could identify with an **organizer**. A City College of New York dropout, he started buying small mom-and-pop businesses in the 1970s and in the 1980s branched into debt collection, **receivables** purchasing and **factoring**. By 1992 his company had 750 employees and 26 branches

nationwide; last year it had...receivables to assist financially strapped health care providers. Usually this was in the form of **factoring** --that is, lending cash based on purchased receivables. The mechanics were both simple and lucrative...

...which still produced a handsome 24 percent annual return. By 1993 Towers was conducting this **factoring** business with 250 health care providers. It had created a financial industry and in the...

...According to a counterclaim by Associated, Hoffenberg appeared for a while to be willing to **settle** the matter, but at a meeting called to close the deal, he raised new objections. Court documents set the scene: "When Associated's representatives appealed to Towers' representatives to **confirm** [Towers'] prior representations, Hoffenberg told his employees that they were only permitted to speak when...
...fit of rage, Hoffenberg threw a 25-pound box at an associate--but missed.

Others **confirm** reports of Hoffenberg's tantrums. "I used to justify my pay as combat pay," says...his former fellow congressmen, asking for changes in Medicare that would allow direct payments to **factoring** outfits like Towers, instead of requiring the payments to pass through the provider. Barnes, in...Atlanta.

In December 1992 The Wall Street Journal cited Towers as "the leading hospital bill **factoring** firm" and "a major player" in repackaging hospital bills into securities. Says one former Towers...year and asked executive vice president Chugerman if he could see the health care receivables **balances**. "Charlie said, 'Mind your own business. Just go back to work,'" Berry recounts. In 1991...

...considering making an investment of up to \$100 million in a new corporation that would **purchase accounts receivable** from Towers. He and his investment bankers proposed funding the investment by having Citibank securitize...

22/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00735275 93-84496

Inconsistencies and ambiguities in cash flow statements under FASB Statement No. 95

Nurnberg, Hugo

Accounting Horizons v7n2 PP: 60-75 Jun 1993

ISSN: 0888-7993 JRNL CODE: ACH

WORD COUNT: 8966

...ABSTRACT: from investing, financing, or operating activities. The distinctions among these activities under SFAS 95 are **examined** and **compared** with similar distinctions in the finance literature. It is demonstrated that the 3-way classification...

...TEXT: 95 is not widely recognized and understood by report users.

PURPOSE OF PAPER

This paper **examines** the distinctions among operating, investing, and

financing activities made in SFAS-95, and **compares** them with similar distinctions in the finance literature. It identifies several inconsistencies and ambiguities in...

...financing decisions, whereas short-term borrowing decisions are usually viewed as working capital management decisions.

Comparing the three-way classification of SFAS-95 to the finance literature emanates from the decision...and a return of, their investment; f2) borrowing money and repaying amounts borrowed, or otherwise **settling** the obligation; and (3) obtaining and repaying other resources obtained from creditors on long-term...the primary purpose of the cash flow statement is to provide information about the cash **receipts** and cash payments of a firm during a period, and that a secondary purpose is...

...statement or in a separate schedule. Examples of noncash investing and financing transactions include (1) **converting** debt to equity, (2) acquiring assets by assuming directly related liabilities, such as purchasing a...to be paying off a phantom loan, although the loan itself is reported in the **balance** sheet. A similar result occurs when a firm acquires real estate by assuming an existing...

...reporting installment purchases and sales of plant assets. For installment purchases of plant assets, only **early payments** of principal, such as advance payments and down payments, are investing cash outflows (SFAS-95 adequately disclosed by **comparing** amounts reported in the cash flow and retained earnings statements.

Under prior practice, reclassifications of...

...the financial reporting by the other party to the transaction.

SUMMARY AND CONCLUSIONS

This paper **compared** the distinctions in SFAS-95 among operating, investing, and financing activities with similar distinctions in...

22/3,K/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00722027 93-71248

The renaissance of netting

Bogusz, Robert J

Journal of Cash Management v13n3 PP: 10-17 May/Jun 1993

ISSN: 0731-1281 JRNL CODE: JCG

WORD COUNT: 3076

...TEXT: years ago, corporate systems for netting, which is a communication process aimed at simplifying and **organizing** the settlement of intercompany payables and/or **receivables** on a fixed periodic schedule, were frequently associated with organizations such as huge American multinational...

...market with PC-based systems. Corporations now associate netting with group-wide cash pooling and **factoring**, concentration of cross-border payments, and tighter control over intercompany accounts consolidation.

Decision-making criteria...

...new" suppliers are geographically dispersed and their penetration, while real and accelerating, remains modest when **compared** to the client base of the big international banks. Is it a coincidence that these...part of their sales strategy.

NETTING

Netting is a communication process aimed at simplifying and **organizing** the settlement of intercompany payables and/or **receivables** on a fixed periodic schedule. The basic concept is that intercompany transactions are settled centrally (through a netting/clearing center) rather than each participant **settling** his obligations directly with each other. Participants transmit information to the netting center as well...

...relevant counterparty, announcing what they agree or intend to pay. These portfolios of payables or **receivables** are then reduced to one net amount per participant, due to or from the center...

...a given time. Netting is NOT the notional offsetting of a group's bank account **balances** to optimize interest calculations. This phenomenon is called cash pooling or concentration (depending upon its...

...discipline and control, especially over "renegades" or newcomers to the group.

* Netting facilitates (corrects) the **reconciliation** of intercompany accounts. Internal and external clients can be treated in the same way.

* Netting...

...each relevant beneficiary of all invoices to be settled during the current cycle. Transactions are **validated**, checked for errors and completeness. The netting center makes sure that all participants have declared...of a group) of all net amounts are made. The bank accounts could be zero **balance** accounts (ZBAs) in order to segregate these movements, as well as to control correct value dates.

6) Results are analyzed, positions are **reconciled**, and the database is updated and archived. Performance of foreign exchange hedging is evaluated as...

...systems.

GETTING STARTED

Recognizing that netting, in and of itself, is simply the conversion of **invoices** sometimes denominated in several currencies into one common base currency and then **matching** the pluses against the minuses, getting started on a netting project really boils down to **organizing** a group and following procedures.

Everyone contacted for this article advised that a significant amount...

...company's subsidiaries?

What are the group's problem-resolution procedures and sanctions, especially its **reconciliation** steps for invoice portfolios, correct

participation and cash settlement (value dates)?

* How centralized does the...

...planning to use the common database of its netting transactions to perform full and automated **reconciliations** with all participants' general ledger systems.

Expanding the type of data captured and passed through...

22/3,K/17 (Item 1 from file: 610)
DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00424332 20001207342B2334 (USE FORMAT 7 FOR FULLTEXT)
dick clark productions to Outsource Management of Its Restaurant Group
Business Wire
Thursday, December 7, 2000 18:07 EST
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 9,323

...combined with limited
new containerboard capacity additions and stable domestic demand have
resulted
in relatively **balanced** industry supply/demand conditions. Demand for
unbleached kraft paper has declined in recent years due...

...1999 and fiscal 2000, respectively.

RESULTS OF OPERATIONS Year ended September 30, 2000 (fiscal 2000) **Compared**
with Year ended September 30, 1999 (fiscal 1999). Net sales for fiscal 2000
were \$1,167.6 million, an increase of 34 percent **compared** with net sales
of
\$870.6 million in fiscal 1999. Operating income for fiscal 2000 was \$95.3
million **compared** with \$14.7 million in fiscal 1999. Fiscal 2000 resulted
in a
net profit of \$2.4 million, or \$0.05 per share, **compared** to a net loss of
\$46.4 million, or \$0.87 per share in fiscal...

...Corrugated shipments increased approximately 3
percent in fiscal 2000 to 15.6 billion square feet **compared** to 15.2
billion
square feet in fiscal 1999, primarily as a result of increased...

...Multiwall bag shipments increased approximately 8 percent to 58.0
thousand tons in fiscal 2000 **compared** to 53.5 thousand tons in the prior
year.
Total mill production decreased by 3...

...calculated on the basis of the number of days in the period) in fiscal
2000
compared to 4,279 TPD in fiscal 1999 as a result of the Company taking
market
related downtime. Containerboard production decreased approximately 4
percent

...00%

6.75%

Expected rate of salary increases	5.00%	5.00%
-----------------------------------	-------	-------

5.00%

The **reconciliation** of the projected benefit obligation and the plan assets

from the beginning of the fiscal...

...of year \$ -- \$ --

The funded status of the plan and the amount reported in the Consolidated Balance Sheets for the supplemental executive retirement plans follows:

September 30,

In millions

2000

1999

Funded...million in fiscal 2000 and fiscal 1999, respectively, and \$0.4 million fiscal 1998.

The **reconciliation** of the projected benefit obligation and the plan assets

from the beginning of the fiscal...

...of year \$ -- \$ --

The funded status of the plans and the amounts reported on the Consolidated Balance Sheets for the post-retirement benefit plans follows:

September

30,

In millions

2000

1999

Funded...

...increased beginning in fiscal 1999 primarily due to a plan amendment which increased the Company **matching** contributions to the plan.

16. COMMITMENTS AND CONTINGENCIES

The Company has various agreements, which provide...

22/3, K/18 (Item 2 from file: 610)

DIALOG(R)File 610:Business Wire
(c) 2005 Business Wire. All rts. reserv.

00282758 20000518139B3456 (USE FORMAT 7 FOR FULLTEXT)

Mitsubishi Electric Reports 2000 Financial Results; April 1, 1999 - March 31, 2000

Business Wire

Thursday, May 18, 2000 05:33 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 3,565

...results along with an end to the trend of decreased capital expenditure, prospects were brighter **compared** with the previous year. Furthermore, there was expansion in the world economy: the US continued...

...activities amounted to 392.7 billion yen (an income increase of 222.0 billion yen **compared** to the previous year), cash flow (spending) in investment activities came to 167.8 billion yen (a spending increase of 9.6 billion **compared** to the previous fiscal year) while free cash flow amounted to an income of 224...

...an improvement over the previous year's 212.3 billion yen).

As a result, the **balance** of debt, **factoring** in foreign currency translation adjustments of overseas subsidiaries, was reduced by 258.4 billion yen.

Consolidated Sales Results by Business Segment

In the Heavy Machinery group, **compared** to the previous year, sales decreased 10% to 820.9 billion yen and operating profits...

...to 30.6 billion yen. The power electric equipment business met lower orders and sales **compared** to last year's level due to restrained facility investment by domestic power companies and...

...market. As to the net results, sales for the whole of this segment were lower **compared** with last year. Operating profit showed a sharp decrease in the entire segment because of...the semiconductor business turning to profitability once again.

In the Consumer and Other Products group, **compared** to the previous year, sales

declined 4% to 975.3 billion yen and the segment...44

Net income (loss) 69,381 --

Fiscal 2000: April 1, 1999 - March 31, 2000

CONSOLIDATED **BALANCE** SHEETS

(in millions of yen)

(Assets)	Fiscal 2000(A) 2...	Fiscal 1999(B)	(A) - (B)
...329	367,983	(41,654)	
Short-term investments	123,507	103,120	20,387
Trade receivables	945,334	990,067	(44,733)
Inventories	579,023	609,459	(30,436)
Prepaid expenses and other current assets	232,550	235,807	(3,257)
Long-term receivables	18,833	34,834	(16,001)
Investments	442,663	459,048	(16,385)
Net property...42,801			
Total liabilities and stockholders' equity	3,905,975	4,188,727	(282,752)
Balance of debt	1,433,792	1,692,291	(258,499)
Other comprehensive income			
Foreign currency translation adjustments	(21,225)	(13,817)	(7,408)
Minimum pension liability adjustments	(100,894)	(151,103...	
...operating activities			
1 Net income (loss)	24,833	(44,548)	69,381
2 Adjustments to reconcile net income (loss) to net cash provided by operating activities			
(1) Depreciation	215,969	230...	

Set	Items	Description
S1	670273	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	502611	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	358025	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	932966	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	90754	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	4561	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT?() RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE (1W) INSTRUMENT?
S7	115554	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S8	2037877	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	114162	S1(5N) (S7 OR S8)
S10	4641	S9(S) S2
S11	343	S10(4S) S3
S12	3	S10(4S) S6
S13	6	S10 AND S6
S14	6	RD (unique items)

? show files

File 613:PR Newswire 1999-2005/Jun 22

(c) 2005 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 634:San Jose Mercury Jun 1985-2005/Jun 21

(c) 2005 San Jose Mercury News

File 624:McGraw-Hill Publications 1985-2005/Jun 22

(c) 2005 McGraw-Hill Co. Inc

14/3,K/1 (Item 1 from file: 613)
 DIALOG(R)File 613:PR Newswire
 (c) 2005 PR Newswire Association Inc. All rts. reserv.

01072545 20031117NYM215 (USE FORMAT 7 FOR FULLTEXT)
Acclaim Entertainment, Inc. Reports Results For Second Quarter
 PR Newswire
 Monday, November 17, 2003 18:49 EST
 JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
 DOCUMENT TYPE: NEWSWIRE
 WORD COUNT: 2,449

...sheet provides for initial borrowings up to \$30.0 million under a revolving credit and **factoring** loan facility utilizing an asset based borrowing formula and included therein is a provision that...

...	and cash equivalents	\$7,323	\$4,495
24,303	Accounts receivable, net	19,917	
3,360	Other receivables	598	
7,711	Inventories	3,655	
7,076	Prepaid expenses and other current assets	5,579	
6,944	Capitalized software development costs, net	405	
5,424	Building held for sale	5,628	
	Total Current Assets	43...	

14/3,K/2 (Item 2 from file: 613)
 DIALOG(R)File 613:PR Newswire
 (c) 2005 PR Newswire Association Inc. All rts. reserv.

00820860 20020910DATU010 (USE FORMAT 7 FOR FULLTEXT)
Imagitek to Support Documentum 5 W/ New Prodagio Solution
 PR Newswire
 Tuesday, September 10, 2002 09:03 EDT
 JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
 DOCUMENT TYPE: NEWSWIRE
 WORD COUNT: 735

TEXT:

...role-based Web interface. This interface allows the payables staff to process high volumes of **invoices** daily, while giving status and approval capabilities to those outside of the central processing area ...

...and corporate personnel in the supply chain may navigate directly to status or approve their **invoice** (s) via the **web**, optimizing **processor** effectiveness.

"Imagitek is pleased to support Documentum 5 with our latest entry in the

Prodagio suite that is designed to streamline vital business processes by bringing down per- **invoice** cost, enhancing service for both internal and external consumers, and realizing new efficiency gains," said...

...on its promise, providing a comprehensive solution with features such as fast queue processing, automated **invoice** routing, split screen indexing and reconciliation, enhanced e-signatures, all-inclusive audit trails, and integration with ERP systems. No longer is **invoice** processing a manual, error-prone process. Gone are the days when replying to a supplier ...

...that involves frantic searches through stacks of paper-based information. With Prodagio A/P your **invoices** are secure, quickly processed, and made instantly available.

Prodagio A/P advantages include:

- Streamlines processing by providing role-based, user-friendly access to **invoices**, workflow status, and supporting documents

- Frees users from lengthy processing of routine **invoices**, so they can optimize A/P business processes such as removing duplicate **invoices** or capitalizing on **early payment** discounts

- Participation in approval cycles via the Web or email, minimizing processing time and greatly...

14/3,K/3 (Item 3 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 2005 PR Newswire Association Inc. All rts. reserv.

00781127 20020612TO151 (USE FORMAT 7 FOR FULLTEXT)

RDM Corporation's Investee Company to Integrate With SAP

PR Newswire

Wednesday, June 12, 2002 16:31 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 642

TEXT:

...eliminate

status inquiry calls into A/P, resolve disputes in real time, and capture more

early payment discounts.

"SAP has delivered significant business value to many of the world's largest, most...

...leader in the small document imaging, image processing and payment processing industries. RDM provides hardware, **software** and service solutions for **electronic** check conversion, **bill** payment processing and other markets where imaging is a critical business need. RDM's technologies...

14/3,K/4 (Item 4 from file: 613)

DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00744098 20020408PHM016 (USE FORMAT 7 FOR FULLTEXT)
FREIGHTlist.com Offers Faster Pay to Carriers with Epay
PR Newswire
Monday, April 8, 2002 08:13 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 494

TEXT:

FREIGHTlist.com, Inc. is pleased to announce the completion of Epay, its **web -based electronic payment system**.

Epay is a value added service of FREIGHTlist.com and is available to all shippers, third parties, carriers and independent truckers. It is the most complete **electronic payment system** designed for the transportation industry.

The system is designed to debit a shipper's, broker...

...simultaneously. Epay will increase cash flow and reduce paperwork between these parties, by electronically generating **invoices**, proof of delivery documents and processing payments.

"Receiving payment in a timely manner is crucial...

...says Tom Whaley, President of FREIGHTlist.com.

Besides giving shippers and carriers access to an **online payment system**, Epay provides an easy-to-use interface that creates rate agreements, tracks payments, links proof of delivery documents to electronic **invoices** and stores historical information.

"The Internet allows for universal and mobile access, which is ideal...

...use templates that will automatically produce rate agreements and link proof of delivery documents to **invoices**. If a user can type and follow basic directions, they will be able to use...

...pay.

"The system can be an effective way for truckers to reduce their dependence on **factoring** companies. We do not hold any funds in reserve and our transaction fees are lower than almost every form of receivable financing," says Tom Whaley.

The Epay system makes paying **online** simple. There is no **software** to purchase or download. The entire system is accessed via the Internet. Unlike other online...

14/3,K/5 (Item 5 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00563160 20010430VA250 (USE FORMAT 7 FOR FULLTEXT)
Electric Mail Company Announces Financial Results for Fiscal 2000
PR Newswire
Monday, April 30, 2001 18:35 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 937

TEXT:

...to infrastructure development costs,
recruiting and hiring of additional technical personnel and additional
marketing activities. **Factoring** out non-recurring and extraordinary
expenses
in excess of \$500,000 relating to founders' severance...

...Company implemented a world-class
Customer Relationship Management (CRM) system to be integrated into all
billing and technical systems. The Electric Mail Company also re-affirmed
its
technical leadership both through...

...executives, the Company also increased the size and caliber of its
technical team, retaining leading **Internet** and **software** development
skill from
around the world.

"2000 was a year of substantial change at The...

14/3,K/6 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1258331 FLW005
**Medical Resources, Inc. Announces Further Delay In Filing Form 10-K; Fourth
Quarter And Full Year 1997 Results Expected Within 30 Days**

DATE: April 15, 1998 08:09 EDT WORD COUNT: 690

... software, which was acquired in our September, 1997 acquisition of
Dalcon Technologies, Inc., handles scheduling, **billing** and collections,
transcription and financial reporting. Excepting only those relatively few
imaging centers that will continue to be covered by third party **billing**
and collections agreements, we expect this **software** technology to be
fully **on - line** in existing facilities by the end of the current calendar
quarter."

Medical Resources specializes in...

... positive cash flows from operations; the payment timing and ultimate
collectibility of accounts receivable (including **purchased accounts
receivable**) from different payer groups (including Letter of Protection
type); the economic impact of involuntary share...

Set	Items	Description
S1	6532772	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	2709986	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	2340401	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	5606850	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	423042	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	31366	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE (1W) INSTRUMENT?
S7	924051	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S8	11663553	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	1357390	S1(10N) (S7 OR S8)
S10	109878	S9(4S) S2
S11	216	S10(4S) S6
S12	129	S11 NOT PY>2000
S13	66	S12 AND S4
S14	21	S13 AND S3
S15	4	S14 AND S5
S16	16	RD S14 (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2005/Jun 21
(c) 2005 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2005/Jun 23
(c) 2005 The Gale Group

File 621:Gale Group New Prod. Annou. (R) 1985-2005/Jun 22
(c) 2005 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2005/Jun 22
(c) 2005 The Gale Group

File 16:Gale Group PROMT(R) 1990-2005/Jun 22
(c) 2005 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2005/Jun 22
(c) 2005 The Gale Group

16/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

02172104 Supplier Number: 25703155 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Special Report: Financial Services: Cashing Out
(Digital payment firms eCash and Zero-Knowledge are working toward goal of creating digital form of cash, which features a number of advantages, including "blind signature")
Industry Standard, v 3, n 18, p 278+
May 15, 2000
DOCUMENT TYPE: Journal ISSN: 1098-9196 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 982

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...everywhere in our cash-based economy: The difficulty of tracing cash makes it easy for **organized** crime to do business; new printing technology makes **bills** ever more possible to counterfeit; and because paper money is unsuitable for e-commerce and...

...little to buy online. Few banks or credit card companies wanted anything to do with **online** payments in the mid-1990s, and those **early payment systems** often required buyers and sellers to use cumbersome software.

Many of these obstacles are gone...

...people to make purchases over the Net, charge them to their ISP and get one **bill**. Companies like X.com and Billpoint make online payments by credit card -- and in some...

...creating a digital form of cash. Technologically, it's certainly feasible. Just as a dollar **bill** with a unique serial number promises a dollar's value in a central bank, it...

...thing. Cryptography, which is generally used to protect sensitive documents from snooping eyes and to **verify** a person's identity over the Net, could ensure that electronic payments aren't counterfeited...

...signature" allows buyers to trace it forward if they want -- in essence, providing an automatic **receipt** every time a purchase is made.

More pluses: Digital cash is cheaper to mint and...

16/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

01802578 Supplier Number: 24593004 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Business Intelligence -- Profitable Customers -- Businesses Are Using IT To Identify High-Yield Clients And Formulating New Strategies For Dealing With Those That Aren't
(IT is being increasingly used by businesses to manage customer relationships, helping firms identify blue-chip customers, as well as those who are borderline or unprofitable)

Information Week, p 44

March 29, 1999

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2995

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...help Federated develop models for its mail-order operations. Federated and Fingerhut also plan to **compare** their customer databases and may share data.

The trend is made possible by the fact...

...major problem companies face when trying to identify profitable customers is that companies themselves are **organized** around product lines or services. While determining the profitability of a product is easy enough...

...of how the bank once bounced a check that exceeded a customer's checking account **balance** -even though the customer had a trust fund with the bank worth several million dollars...

...Toronto company analyzes the profitability of its business customers using Hyperion Solutions Corp.'s Essbase **online** analytical processing system and custom modeling and reporting **software** developed by Clarity Systems Ltd. "You've got to be smarter about who you're..."

...s VP of information technology.

Each month, Grand & Toy collects data from its AS/400 **billing** system, including sales by representative, date, and account. The data is loaded into the Essbase...

...to calculate metrics such as gross profit, selling costs, and delivery costs by product category. **Factoring** in fixed costs, the company is able to calculate the profitability of each customer.

Grand...

...Applications' Valex. For about a year, the phone-service carrier has been analyzing millions of **billing** records to identify what it calls "high value" customers-particularly those who might be in...

...the company really can't say how profitable each customer is until it begins to **examine** how much it costs to serve and support those customers. That will require analyzing detailed...

16/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2005 The Gale Group. All rts. reserv.

00915273 Supplier Number: 23467436 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Can SCO Run Unix?

(Santa Cruz Operation hopes to increase revenues, currently at \$200mil, through several strategies such as new Internet products)

Information Week, n 572, p 57+

March 25, 1996

DOCUMENT TYPE: Journal ISSN: 8750-6874 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1397

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...successful, and I think most of the other (Unix) companies feel the same way," says **Bill** Eisenman, senior VP of NCR's computer systems in Dayton, Ohio. "The industry will get...

...quarter, the company earned \$2.6 million on flat revenue of nearly \$48 million. After **factoring** in a \$38 million charge for the purchase of Novell's Unix business, SCO reported...

...believes revenue will grow, with increases projected in four product areas: new Unix licensing agreements, **Internet** products, "layered" technologies such as management and backup **software**, and Windows integration products. "If we can pull this off," Mohan says, "it will impact...

...all UnixWare licensing fees. "It's pretty straightforward," says Michels. "We try really hard to **convert** (Unix vendors) to the newer releases."

SCO has hitched its future to a long-term...

...a UnixWare license skyrocketed for some installations. "I'm looking at a \$4,000 license **compared** with a \$1,700 license before," says Dan Busarow, owner of DPC Systems, a value...

16/3,K/4 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2005 The Gale Group. All rts. reserv.

02701410 Supplier Number: 66360130 (USE FORMAT 7 FOR FULLTEXT)

Private Business Meets Consensus Earnings Estimates as It Reports Third Quarter Results.

Business Wire, p2987

Oct 25, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1378

... the third quarter and nine months ended September 30, 2000. Revenues were \$14.8 million **compared** with \$15.3 million in the third quarter last year. Net income available to common shareholders was \$1.7 million, or \$0.06 per diluted share, **compared** with \$1.4 million, or \$0.05 per diluted share in the prior-year period. The diluted earnings per share **matched** consensus estimates for the third quarter of 2000.

For the nine months ended September 30, 2000, revenues were \$42.4 million **compared** with \$41.9 million for the prior-year period. Net income available to common shareholders was \$3.9 million, or \$0.14 per diluted share, **compared** with \$468,000, or \$0.02 per diluted share, in the year-earlier period. The...

...for the nine months, the average royalty revenue earned per funding bank continued to improve **compared** with the prior year. For the year, the

average royalty revenue per funding bank was...

...penetrate the small business market.

Operating expenses for the third quarter were \$10.8 million compared with \$11.9 million for the third quarter of 1999, reflecting a 8.6% decrease...

...has continued through the year as the Company continues to focus on the Business Manager **software** and expand its **web** portal Businessmanager.com.

Operating income margins improved for both the third quarter and the first...

...For the third quarter and nine months, operating income margins were 26.7% in 2000 compared with 22.4% in the third quarter of 1999 and 23.1% compared with 22.9% for the first nine months of 1999.

Net interest expense decreased for...

...year-end excess cash provision in the Company's credit facility agreement and an optional **early payment** to reduce its debt level. The Company had \$47.1 million of total debt at...

...receivable financing for small businesses. The company's principal product, Business Manager, is based on **software**, marketing services, and **online electronic** transaction processing offered through a nationwide client network of banks, providing cash flow to thousands of small businesses across the U.S. by enabling them to sell their **receivables** to the bank.

This release contains several "forward-looking statements" concerning Private Business, Inc.'s...

Diluted	27,692	28,336	27,900	19,188
	=====	=====	=====	=====

		As of

	Sept. 30,	Dec. 31,
	2000	1999
	-----	-----
Balance Sheet Highlights:		
Cash	\$ 46	\$ 5,953
Working capital (deficit)	(1,557)	1,465

...

...recognized prior to the IPO. As a result of the IPO, all preferred stock was **converted** into common shares and the dividends were forfeited and contributed to additional paid-in capital.

16/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06633090 Supplier Number: 55744325 (USE FORMAT 7 FOR FULLTEXT)
Profile.(problems experienced by Market Insights to create a data warehouse
for customer use)
Asbrand, Deborah
Inc., p72
Sept 15, 1999
Language: English Record Type: Fulltext

Document Type: Magazine/Journal; General
Word Count: 4731

... Market Insights the leap from CD-ROM jukebox to data warehouse was the equivalent of **converting** their data housing from a pup tent into the Taj Mahal. At the most rudimentary...

...To Milano, who handles operations and technology for Market Insights, the rudimentary setups were no **match** for the vast reservoirs of data that his company processed. He was certain that only...

...and caregivers might stash their own facilities' data in Market Insights' warehouse. Then they could **compare** their own stats with other providers'. Maybe they would pick through the data to understand...
...smarter."

They agreed that Market Insights would pay Bandt a modest salary and foot the **bill** for the equipment. In exchange, once the system was up and running and had reached...to juggle the voluminous amounts of data Market Insights used. Bandt advised using a sophisticated **software** called an **on-line** analytical processing tool, or OLAP. This added a new dimension to Agent 24-7: unlike...

...users not only to pluck static data from the database but also to analyze it, **factoring** in variables and producing a tailored set of information. Agent 24-7's number-crunching...

16/3,K/6 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

06225157 Supplier Number: 54234432 (USE FORMAT 7 FOR FULLTEXT)
Business Intelligence -- Profitable Customers -- Businesses Are Using IT To Identify High-Yield Clients And Formulating New Strategies For Dealing With Those That Aren't.(Technology Information)
Whiting, Rick
InformationWeek, p44(1)
March 29, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; General Trade
Word Count: 3040

... help Federated develop models for its mail-order operations. Federated and Fingerhut also plan to **compare** their customer databases and may share data.

The trend is made possible by the fact...

...major problem companies face when trying to identify profitable customers is that companies themselves are **organized** around product lines or services. While determining the profitability of a product is easy enough...

...of how the bank once bounced a check that exceeded a customer's checking account **balance** -even though the customer had a trust fund with the bank worth several million dollars...Toronto company analyzes the profitability of its business' customers using Hyperion Solutions Corp.'s Essbase **online** analytical processing system and custom modeling and reporting **software** developed by Clarity Systems Ltd. "You've got to be smarter about who you're...

...s VP of information technology.

Each month, Grand & Toy collects data from its AS/400 **billing** system, including sales by representative, date, and account. The data is loaded into the Essbase...

...to calculate metrics such as gross profit, selling costs, and delivery costs by product category. **Factoring** in fixed costs, the company is able to calculate the profitability of each customer.

Grand...

...Applications' Valex. For about a year, the phone-service carrier has been analyzing millions of **billing** records to identify what it calls "high value" customers- particularly those who might be in...
...the company really can't say how profitable each customer is until it begins to **examine** how much it costs to serve and support those customers. That will require analyzing detailed...

16/3,K/7 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

13094736 SUPPLIER NUMBER: 68650167 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Technology Takes the Spotlight.

Rabon, Lisa C.; DesMarteau, Kathleen; Speer, Jordan K.

Bobbin, 42, 4, 42

Dec, 2000

ISSN: 0896-3991

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 6069

LINE COUNT: 00515

... for apparel manufacturers and designers, the site also features creative concept boards for designing and **organizing** seasonal apparel lines and tools for developing fabric and trim themes. For fabric mills and ...

...management functionality, Garpac demonstrated the G/4 system's ability to continuously perform supply chain **matching** between customer orders and production from the point of order entry; and its capabilities for...

...EDI module; and customized screens, reports and tables. Other modules include purchase order processing; vendor **invoice** processing; cutting tickets; production tracking; and order processing, including order entry, routing, picking, **billing**, invoicing and **factoring**.

Geac Enterprise Solutions unveiled its new GeacStyle end-to-end business process suite, which includes...

...control and accounting. The system, which is compatible with QuickBooks, also can be used to **organize** design libraries with user-defined categorization and search technology that allows users to retrieve designs ...machines. New algorithms also have been incorporated into the firm's Marker Generation System, its **Matching** System for cutting checked and patterned fabrics and its BOW system for cutting uneven fabrics...

...entry with monogram templates; single bar code swipe or number entry to automatically download the **matching** job with correct personalization for the item to be monogrammed; and automatic production tracking of...

16/3,K/8 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

11774577 SUPPLIER NUMBER: 58169678 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The on-line billing & payment race.(includes related article on major
electronic bill payment and presentment competitors)**
Tangwall, Doug
Credit Union Executive, 39, 6, 6(6)
Nov-Dec, 1999
ISSN: 0011-1058 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3270 LINE COUNT: 00274

... on-line banking Web site your members' electronic bill payment portal.

3. Make sure your **on - line** banking and **bill** payment **software** works with financial management **software** such as Money and Quicken.

4. Make your **on - line bill payment system** easy to use - easier than writing a check and mailing the **bill** .

5. Stress the privacy and security of your **bill** payment service. Leverage the trust members place in your credit union.

6. Manage members' expectations...

...s impossible to predict which way EBPP ultimately will shake out, it's interesting to **compare** trends of past payment systems.

For example, interchange income played a role in changing the...com, helps billers present bills on-line by extracting billing data from their systems and **converting** it to an on-line format. Billers then present the bills on their Web sites...

16/3,K/9 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

10293464 SUPPLIER NUMBER: 20855156 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet bill presentment and payment: billers and banks empowering each other.
Crone, Richard K.
Journal of Retail Banking Services, v20, n2, p55(9)
Summer, 1998
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5369 LINE COUNT: 00441

... to the biller, "push" from the payer), or paper handling. They also enjoy an increased **early payment** hit rate as **bills** are immediately ready for viewing, and gain an important new opportunity for directly marketing to...

...customers who have at least one ACH PPD link to their account maintain higher idle **balances** , making ACH PPDs the single greatest contributor to the increasing profitability of demand deposit accounts...for credit card payments to see what happens when third parties enter the payment equation.

Compared to when banks received the physical bankcard draft, electronic draft capture made it much more...

...5070 percent of the "electronic" check requests that go through a home banking service are **translated** back into paper checks to the biller. But,

unlike the original remittance stub that typically...to do with third-party payment concentrators. Consider the two payment chains in Exhibit 2, **comparing** the biller-controlled, paper-based process with traditional third-party controlled, home banking-based payment...

...organization is better prepared to address this issue with billers than banks. Bankers need only **translate** their own experiences with being intermediated by payment processors in the electronic draft capture market ...checks - is a major advantage. By accepting all three forms of payment, the biller can **match** the payment type to the application and services sold: credit cards for product cross sales...

16/3,K/10 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

09841756 SUPPLIER NUMBER: 19814792 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Automated remittance processing's advantages over imaging.
Kaiser, L. H.
Business Credit, v99, n6, p21(2)
June, 1997
ISSN: 0897-0181 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1574 LINE COUNT: 00130

... does all this by creating a working file of your open accounts receivable and then **matching** the remittance data to this duplicate file of your accounts receivable. The **matching** process is done through a set of algorithms that **compare** customer remittance information with the invoice numbers, purchase order numbers, shipping notices and invoice **balances** reflected in your receivables. In most cases, 90 percent or more of all payments result in a **match** that does not require operator assistance. If the software is unable to make a reference number **match**, the payment is held out as an exception for operator review.

An autocash system may...

...software to better analyze their customers' payment habits. Customer payments can be easily reviewed against **prior payment** patterns. Customer's that abuse your policies can then be easily recognized and the extent...

...less susceptible to error. Therefore, the most important benefit from the EDI capabilities of autocash **software** is an ability to accept **electronic** remittance advice. This is especially so when your EDI partner is a chain store or some other such large customer that might pay hundreds or even thousands of **invoices** at a time. By receiving this information **electronically** in the form of an EDI 820 remittance file, **software** is then able to automatically adjust for small item write offs, incorrectly taken cash discounts, correct for wrong **invoice** numbers, handle deductions and add customer numbers so the remittance advice can be **matched** to funds received. This is a tremendous time saver.

After many years of promise, EDI...again. The remittance processing pan of this cycle will have a very high percentage of **matches** between payments and open **receivables**, leaving even fewer exceptions to be handled manually. EDI 820 remittance files can also provide...

...deductions your customer is taking through predetermined proprietary reason codes. Your autocash software in effect **translates** all this

information for you, applying it to your accounts receivable.

That, of course, is...

...remittance correction in particular. Imaging software merely eases the research time required for misapplied cash **receipts**, an event which will be minimized when using an autocash system, which additionally provides detailed...

16/3,K/11 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

08557619 SUPPLIER NUMBER: 18134444 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Can SCO run UNIX? (the Santa Cruz Operation) (Company Business and Marketing)

Foley, John

InformationWeek, n572, p57(2)

March 25, 1996

ISSN: 8750-6874

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1497 LINE COUNT: 00118

... believes revenue will grow, with increases projected in four product areas: new Unix licensing agreements, **Internet** products, "layered" technologies such as management and backup **software**, and Windows integration products. "If we can pull this off," Mohan says, "it will impact...

...all UnixWare licensing fees. "It's pretty straightforward," says Michels. "We try really hard to **convert** (Unix vendors) to the newer releases."

SCO has hitched its future to a long-term...a UnixWare license skyrocketed for some installations. "I'm looking at a \$4,000 license **compared** with a \$1,700 license before," says Dan Busarow, owner of DPC Systems, a value...

16/3,K/12 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

08502388 SUPPLIER NUMBER: 18054473 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Decapitalizing Russian capitalism.

Moody, Stephen S.

ORBIS, v40, n1, p123(21)

Wntr, 1996

ISSN: 0030-4387

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 9785 LINE COUNT: 00826

... kontrol' rublyem), current CBR regulations prevent enterprise deposits in Russian commercial banks from being freely **convertible** to cash on demand.(5) The purpose of these constraints is to prevent enterprises from...on demand.(14) Retail establishments of course accept cash rubles, and their deposits are immediately **converted** to noncash rubles at par for subsequent use in transaction and settlement with their wholesale...

...conditions pertaining to enterprise deposits.

Noncash (beznalichnye) rubles are ruble units of account on the

balance sheets of Russian enterprises and are used to conduct commercial (i.e., wholesale) transactions. Enterprises...
...law to settle all commercial transactions via their noncash accounts in commercial banks; enterprises can **convert** noncash rubles to specie only for the purpose of paying salaries, bonuses, etc., and for...

...for example).(15) When enterprises pay salaries, required amounts of their noncash bank accounts are **converted** to cash rubles at par.

To be sure, a similar distinction between cash and deposits...

...and an enterprise's noncash transactions.

Under the Soviet system, the ruble was not freely **convertible** to hard currency, exchange rates were fixed by Gosbank, and the conditions under which the ruble could be **converted** were severely constrained and tightly controlled.

Officially, at least in theory, Soviet citizens and tourists could **convert** limited amounts of cash rubles to hard currency for sanctioned purposes at the official Gosbank...

...purposes were so few and other administrative constraints so onerous that Soviet citizens could not **convert** cash rubles to hard currency at all, and certainly not for use within the territorial...

...etc. The currency of the black markets, especially for Western contraband, was the dollar. To **convert** cash rubles to dollars, Soviet citizens resorted to dealing with money changers in black market...

...rate or, subsequently, even the tourist rate.(18)

On the commercial side, Soviet enterprises could **convert** limited amounts of noncash rubles to or from hard currency for licensed import or export...magnitude was roughly equivalent to that of the devaluation. The fivefold increase in wholesale prices **translated** into a 245 percent rise in the retail (i.e., consumer) price index. The difference...

...Their transactions are denominated in noncash rubles; i.e., ruble units of account on enterprise **balance** sheets or on account as commercial bank deposits that, because of Central Bank regulations, are not directly **convertible** to cash rubles. In theory, then, upon liberalization of prices, enterprises were free to reprice...no inventories) suffered somewhat less in terms of overall liquidity than those with low bank **balances** and high inventory levels.(25) In all cases, however, enterprises were significantly less liquid immediately...

...capital loans to Russian industry.(32)

In short, price liberalization dramatically shrank Russian commercial bank **balance** sheets - perhaps by more than half. As a result, in January 1992, the Russian commercial...one another. Price liberalization and the devaluation of beznalichnye rubles, in concert with weakened bank **balance** sheets and tight monetary policy, had forced enterprises to become their own non-bank banks...

...for cash.

For the second problem enterprise arrears created had to do with the cash- **convertibility** of beznalichnye rubles. Because Russian enterprises' accounts receivables are nonbank credits denominated in noncash rubles that do not transit commercial bank accounts, they cannot be **converted** to cash rubles. Further, the amount of cash Russian enterprises can receive in settlement of...

...credits, the Central Bank required that enterprise arrears be netted out; that is, creditors were **matched** with debtors until arrears actually corresponded to the **net** amount of bad debts in the industrial **settlements system**. This is the amount the CBR. financed with government directed credits. Simultaneously, however, the CBR...accumulate eventually took the form of accounts receivable, which, as we have seen, are not **convertible** to cash rubles.

The absence of cash in the Russian economy led in turn to...
...real purpose of the revaluation was to return the capital and current accounts on enterprise **balance** sheets to some semblance of comparability. Enterprise **balance** sheets carry the value of fixed assets (osnovnye sredstva, or plant and office buildings, machinery...will be treated separately in the last section of the paper.

22 On Russian enterprise **balance** sheets, Finished Goods inventory is carried at cost.

23 Gross industrial output declined 18.8 percent of the purchase price of vouchers they bought and carried on their **balance** sheets as investments. Thus, banks could not pay more than 6,666.66 rubles per...

...taxes vary by oblast or region, but the current maximum assessment is two percent of **balance** sheet value per annum.

51 Tax arrears do not bear interest. Instead, they are penalized...

16/3,K/13 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

06186588 SUPPLIER NUMBER: 13213490 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Divergent or parallel tracks: international and domestic codification of commercial law. (Uniform Commercial Code survey)

Boss, Amelia H.; Fry, Patricia B.
Business Lawyer, 47, n4, 1505-1515
August, 1992

ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 6093 LINE COUNT: 00499

... States: the UNIDROIT Convention on International Financial Leasing(29) and the UNIDROIT Convention on International **Factoring** .(30)
In addition, the possibility exists that UNIDROIT will undertake an additional project involving security...

...Collections) were approved.(32) On the international level, UNCITRAL has drafted a Convention on International **Bills** of Exchange and International Promissory Notes(33) which has been signed, and is currently awaiting...4.) To maximize communication between international and domestic efforts, the Uniform Commercial Code Committee has **organized** a new Subcommittee on International Commercial Law, chaired by Professor Peter Winship, Southern Methodist University...on the Work of its Seventeenth Session, U.N. Doc. A/CN.9/361 (1992) (**examining** draft articles 14 to 27 of the proposed uniform law on guarantees and standby letters...

16/3,K/14 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04815094 SUPPLIER NUMBER: 09239625 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A buyer's guide to software for purchasing. (Office Products & Business Systems) (directory)
Purchasing, v109, n1, p93(4)
July 19, 1990
DOCUMENT TYPE: directory ISSN: 0033-4448 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4474 LINE COUNT: 00392

... history, and automatic reorder analysis); and an accounts payable interface module that allows three-way **matching** of PO, receipt, and invoice. P.O. WRITER-PLUS can be implemented in modules or...

...performance ratings; requisitioning, with requisition entry and automatic conversion to purchase orders; inventory, with inventory **balances** tracked at multiple inventory warehouse locations. PMS-2's modular design allows users to start...Software offers an on-line financial control program that ties together general ledger, accounts payable, **purchasing**, **accounts receivable**, order entry, inventory control, and cost control. While optimized for the accounting function, the program...
...contractors. Circle 422

Digi-Plus. PurchaseMaster features requisition entry, quotation processing, vendor selection, contract management, **purchase order** creation, expediting, receiving, management control, and assets and inventory management. Available for PCs, LANS, Unix...

...K. Bell Enterprises Inc. PC Quotation Tracking QTS) Version 3 tracks vendor details and pricing; **compares** prices; generates RFQs and POs, vendor phone lists, and performance reports; and forecasts costs. The...

...line, real-time system that operates throughout the entire purchasing cycle, including processing requisitions, quotations, **purchase orders**, **receipts**, and inspections. Complete vendor histories, including price, quantity, and delivery records, are provided to help analyze vendor performance and control material costs. Circle 425. **PO** : Millenium is an on-line, interactive, purchasing system that can accommodate the purchasing needs of...

...Inventory Control and Accounts Payable. The system automates the entire purchasing process-from requisitioning through **invoice** payment. Features include vendor analysis and evaluation, real-time **purchase order** printing, comprehensive purchasing history, and buyer reporting. Circle 426
Dynamic Software. The new QPII Version...

...implementation support services. Fun EDI support can be provided by transaction interfaces tailored to a **translation** package. Circle 428

Global Software Inc. Purchase Order System features include automatic interface to General capabilities; interactive receipt **matching** and invoice processing; immediate order printing; real-time analysis and corrections; on-line inspection and quality control; full real-time **validation**; expense and budget control; vendor performance analysis; forecasting of commitments; and optional batch purchase order...

...custom Purchase Order, and custom interfaces to Maintenance Management Systems. Recently added is the Invoice **Matching** module that interfaces with Blue Chip allowing on-line **matching** of invoices using the receiver and purchase order generated by Blue Chip. General Ledger distribution...

...requirements. The System supports the entire purchasing cycle: requisitions, quotations, purchase orders, receipts, inspection, invoice **matching**, and supplier evaluation. Features include automated requisition processing by MRP and/or order point, blanket...

...description of the area to which material should be transferred upon receipt. The package will **compare** the receipt date with the request date and display a warning if the receipt date...

...general business and accounting software. Module specifically integrates with inventory and accounts payable and can **translate** its files to ASCII for use with spreadsheets, databases, word processors, etc. Programs run on any open order, while a variety of reports help monitor vendor performance such as **comparing** each vendor's expected and actual receipt dates. Unit-of-measure conversion allows purchasing items in convenient quantities, then automatically **converts** them to another measure for stocking in inventory. An EDI feature is now being developed...

...extensive reporting; PO processing; on-line PO printing, receipts, and inspection; and invoice entry and **matching** against POs, receipts, and inspection information. Program integrates with Masterpiece Accounts Payable and General Ledger...

...Reality totally automates the purchasing process from requisition entry through PO creation and vendor invoice **matching**. In addition, Reality contains advanced functionality such as EDI, bar coding, imaging, and touch-tone...

16/3,K/15 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

03920185 SUPPLIER NUMBER: 07249882 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Buyers guide to software for purchasing. (buyers guide)
Purchasing, v106, n9, p65(5)
May 18, 1989
DOCUMENT TYPE: buyers guide ISSN: 0033-4448 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 4545 LINE COUNT: 00399

... and automatic re-order analysis); and an accounts payable interface module that allows three-way **matching** of PO, receipt, and invoice. P.O. WRITER-PLUS can be implemented in modules or...Software offers an on-line financial control program that ties together general ledger, accounts payable, **purchasing**, **accounts receivable**, order entry, inventory control, and cost control. While optimized for the accounting function, the program...

...for aerospace and defense contractors. Circle 414
Digi-Plus. Digi-Plus on-line system provides **information** on vendors, products, and past purchases while allowing users to create and print quotations from requisitions with...
...that works on an IBM PC-AT or compatible system. QPII allows users to create **purchase orders** on line. It also allows tracking of requisitions, **purchase orders**, vendors, items, vendors per item, prices, and past order history. System appears to have the...

...support especially in the areas of vendor selection and evaluation, quotation handling, and accounts payable **validations** . Available for IBM System/36, or /38, program will function as an enhancement to IBM...query. Optional modules: E.D.I., FAX, Barcoding, report generator, custom P.O. form, invoice **matching** , A/P processing, G/L, material requisition, bill of materials, tool kitting, and interface to...

...choice. The system supports the entire purchasing cycle: requisitions, quotations, purchase orders, receipts, inspection, invoice **matching** , and supplier evaluation. Features include automated requisition processing by MRP and/or order point, blanket...

...general business and accounting software. Module specifically integrates with inventory and accounts payable and can **translate** its files to ASCII for use with spreadsheets, databases, word processors, etc. Programs run on ...

...specific purposes. Purchasing/receiving module is primarily a purchase order launching system with facilities for **matching** receipts against purchase order. Program also keeps track of cash commitments. Runs on MS DOS...

...vendors and historical activity. Purchasing module has recently been integrated with accounts payable for invoice **validation** . Circle 434

McCormack & Dodge. PO: ...and interfaces. Also offers built-in intelligence for inspection, receiving, and debit memo activity. The **matching** module allows automatic four-way **match** of purchase order, receipt, and invoice. System boasts a borderless environment which, simply stated, allows...

...extensive reporting; PO processing; on-line PO printing, receipts, and inspection; and invoice entry and **matching** against POs, receipts, and inspection information. Program integrates with Masterpiece Accounts Payable and General Ledger...

...Inventory is an on-line system that generates purchase orders, monitors current price quotes and **organizes** price, bid, and order listings on demand. In addition, it monitors perpetual inventory values, maintains...

16/3,K/16 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

03915034 SUPPLIER NUMBER: 07607391 (USE FORMAT 7 OR 9 FOR FULL TEXT)
1989 fifth annual directory of software and services. (Software and
Services Listings) (directory)
Traffic Management, v28, n5, p66(15)
May, 1989
DOCUMENT TYPE: directory ISSN: 0041-0691 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 9806 LINE COUNT: 00938

... interact with an accounts-receivable system, compile information on a customer's credit status, and **confirm** inventory availability. Allocating stock to fill customer orders, processing back orders, and answering order-status...support system for distribution management. Six modules make up the system: order processing, inventory control,

purchasing /receiving, **accounts receivable** , accounts payable, and general ledger. Among other functions, the program provides immediate access to information...software package identifies the transportation and inventory costs of various shipping options, allowing shippers to **compare** the costs of up to four alternative transportation modes at once. 259/SHIPTRAC'R. Vocam...Unisys hardware. 316/MatchMaker/GDT. Geographic Data Technology. MatchMaker is an interactive mapping system for **matching** addresses to latitude/longitude coordinates. Once the appropriate coordinates have been determined, managers can insert...

...Mile-Finder Fuel & Mileage Reporting System. Century Business Systems. Mile-Finder not only records and **validates** driver trip reports, but also records fuel-purchase data. It runs on IBM PC/XT...

...s decisions, analyzing delivery cost by individual customer, tracking mileage driven in each state, and **comparing** estimated vs. actual times for routes and stops. The system runs on IBM PC/XT...user to maintain a database for shipment rating and freight-bill auditing. The auditing programs **compare** actual bills with optimum charges computed using the ...Management Software. 394/MORATE. 395/Quick-Tariff. 396/Shipment Consolidation. 397/Shipment Documentation Program. 398/ **Match** Pay. Distribution Sciences Inc. This program handles freight rating, freight-bill pre-auditing, freight-bill...

...of other programs: 399/Auto Rate. 400/Auto Route. 401/Base Rate System. 402/EDI **Match** . 403/Frate Bank. 404/Geocentre. 405/PreShipment Planning. 406/ZIP 3 Database. 407/ZIP Guide...lists software and services designed to handle various aspects of electronic data interchange, including data **translation** and computer-to-computer communications. 484/Document Transmission System (DTS). Birmingham Computer Group. DTS provides...

...invoices, shipment-status reports, payments, electronic mail messages, and purchase orders. 487/EDI Business Partner **Translator** . American Custom Software. This product provides users with software and services necessary to exchange data...

...purchase orders, and freight bills.

GE Information Services also offers: 490/EDI Central System (EDI **translation** and control). 491/EDI Implementation Services. 492/EDI PC. 493/EDI T (**translator** system). 494/Quik-Comm (electronic messaging). 495/EDI-Net. McDonnell Douglas. EDI-Net is an that supports standard and proprietary formats, **validates** and edits data, **translates** documents, and more. 500/EDI/SYNAPSE. Railinc Corp. This system, which operates on IBM PC...

...Electronic Data Interchange Services. 504/TRAIN II. 505/EDIttran. EDI Solutions. This is a mainframe **translator** software program developed for the ANSI X12 standards. 506/Electronic Data Interchange. Kleinschmidt Inc. Kleinschmidt...

...Foretell Corp. ESP II is a PC-based EDI program that is able to sort, **translate** , post, or reformat data for multiple trading partners at one time. 509/Gentran Plus. Ordernet Services-Div. of Sterling Software. Developed for IBM mainframes, Gentran Plus combines EDI **translation** software with self-contained communications and mailbox capabilities. The program can communicate with every major...

...this package consists of integrated PC software and a value-added

network service. 519/Mainframe **Translation** Software. Advanced Communications Systems. An EDI- **translation** package, this program permits the user to handle EDI transactions on a mainframe as well...

...It accommodates both ANSI and TDCC formats. 520/QuaEDI. The APL Group. QuaEDI, an EDI- **translation** program, supports a variety of standards, including ANSI X12, UCS, WINS, TDCC, and EDIFACT. 521...

...and invoices electronically with customers and suppliers. 525/Telink. EDI Inc. Telink is an EDI- **translation** /communication software package that enables users to transform internal data into EDI standard formats and...

...in other organizations via public direct-dial procedures or dial-up value-added networks. 526/ **TransLate** . TranSettlements. Among the services offered by this mainframe **translation** system are full compliance checking, trading partner management, functional acknowledgment management, and audit/control.

TranSettlements also offers: 527/TranSend (EDI network services). 528/ **Translator** . Metro-Mark Integrated Systems. **Translator** converts data to and from the appropriate EDI format. It also is able to automatically dial...

...S/38, and AS/400 hardware. 530/XLT12. American Business Computer. XLT12 is a mainframe **translator** program that supports ANSI X12 message standards.

American Business Computer also offers: 531/EDI-MS (**translation** /communications). 532/EDI-PC (EDI for PCs).

International Logistics

A handful of software vendors have...of diverse industries. 551/Chase Freight Payment. Chase Trans-Info. This service handles freight-bill **validation** , duplicate freight-bill search, allocation of freight charges to general ledger, generation of daily payment reports, and more.

Other Chase services include: 552/Bill of Lading **Match** Program. 553/Chase EDI. 554/Chase Logistics Consulting. 555/Chase Management Information Reporting. 556/Chase...

Set	Items	Description
S1	34890	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	3436	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	4868	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	6522	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	308	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	22	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT?() RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE(1-W) INSTRUMENT?
S7	1741	S1 AND S2
S8	7	S7 AND S6

? show files

File 256:TecInfoSource 82-2005/May

(c) 2005 Info.Sources Inc

8/3,K/1

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

02379344 DOCUMENT TYPE: Company

Distinctive Solutions Corp (379344)

555 Chorro St #B
San Luis Obispo, CA 93405 United States
TELEPHONE: (805) 544-8327
FAX: (805) 544-3905
HOMEPAGE: <http://www.dissol.com>
EMAIL: bert@dissol.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

NUMBER OF EMPLOYEES: 12
SALES: NA
DATE FOUNDED: 1982
PERSONNEL: Goldberg, Bert, President
REVISION DATE: 20010930

Distinctive Solutions Corporation has been providing quality **software** to the commercial finance industry since 1982. It is one of the world's largest providers of **factoring software** designed for community banks and commercial factors that **purchase accounts receivables** from their clients. Its Asset Based Lending system is designed for lenders that use **invoices**, as well as other collateral, to help support the loan balance. Distinctive Solutions also offers...

...including training courses, legal documentation, and marketing material for banks and individuals looking to enter **factoring**.

8/3,K/2

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01645265 DOCUMENT TYPE: Product

PRODUCT NAME: FACTOR/PC 3.72 (645265)

Distinctive Solutions Corp (379344)
555 Chorro St #B
San Luis Obispo, CA 93405 United States
TELEPHONE: (805) 544-8327

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20011030

FACTOR/PC 3.72 handles all phases of a **factoring** and accounts receivable purchasing operation where the lending institution purchases the **invoices** from a client and advances money based on various parameters. Features include fee calculation by rate table or interest rate/ **invoice** or schedule; holdback of reserves; recourse or non-recourse financing; comprehensive credit and concentration analysis; unlimited notes per debtor and **invoice** ; designed to facilitate telephone verifications; duplicate **invoice** Id checking; skipped **invoice** checking; user defined tickler system for client to- dos or debtor call-backs; debtor/ **billing** statements; late fees charged to debtors; word **processor** for notification and past due letters; comprehensive collection module; electronic data interchange (EDI) interface for importing **invoices** and payments; multiple company capability; G/L interface; full security including a client dial-in ...

DESCRIPTORS: Banks; **Billing** ; Financial Institutions; Foreign Language Packages; Loan Management

8/3,K/3

DIALOG(R)File 256:TecInfoSource

(c) 2005 Info.Sources Inc. All rts. reserv.

01623695 DOCUMENT TYPE: Product

PRODUCT NAME: Visual AccountMate Accounts Payable 3.1 (623695)

AccountMate Software Corp (369128
81 Digital Dr 2nd Floor
Novato, CA 94949 United States
TELEPHONE: (415) 883-8873

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010830

AccountMate Software Corp...

Visual AccountMate Accounts Payable 3.1 enables users to avoid duplicate **invoices** and late payments and to require that **invoices** entered into the system be supported by **purchase orders** . They can also take automatically **early payment** discounts. The system can manage payments for all types of 1099 vendors and print applicable 1099 forms. When integrated with Visual AccountMate **Purchase Order** , users get a complete vendor and purchasing system that will enhance their ability to manage their vendor base and valuable financial resources. Other features are instant access to **vendor information** ; automatic warning to prevent duplication of accounts payable **invoices** ; **invoices** can be distributed to multiple general ledger accounts; a **purchase order** number lookup icon is available; create **invoice** from text file; date-sensitive transfer provides maximum flexibility; a multi-currency capability; reverse accruals; 1099 payments; **invoices** can be coded for payment urgency; users can perform mass payment application; supports a record of wire payments; supports handwritten **invoices** ; users can put **invoices** on hold; a drill-down feature; records cancelled **invoices** ; deleted vendors can be

archived; and generates recurring **invoices** .

8/3,K/4

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01107514 DOCUMENT TYPE: Product

PRODUCT NAME: FactorSoft Professional & Enterprise (107514)

Bayside Business Solutions Inc (703915)
23852 Pacific Coast Hwy #909
Malibu, CA 90265 United States
TELEPHONE: (310) 455-7520

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20020930

Bayside Business Solutions' FactorSoft, offered in Professional and Enterprise editions, provides a range of **invoice** -based **factoring** features. The system works with Microsoft (TM) Office 2000 and XP products to provide users with report and query definition options. The Professional edition, which targets small **factoring** businesses, runs on the Microsoft Access Jet database **engine** . The Enterprise edition, targeting larger organizations, employs the Microsoft SQL Server database. FactorSoft can create...

...view accounts online and in real time. An add-on imaging feature lets users scan **invoices** into the system. FactorSoft also includes management, customization, report, search, accounting, and check writing features...

...system generates transaction, statement, check distribution, trial balance, and other reports. Users can search for **invoices** , checks, and debtors, by referencing partial check numbers, telephone numbers, zip codes, and other information...

8/3,K/5

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

01052813 DOCUMENT TYPE: Product

PRODUCT NAME: BOOST (052813)

BOOST **Software** (703249)
PO Box 252
Slidell, LA 70459-0252 United States
TELEPHONE: (504) 641-9836

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20010930

JMB

Date: 22-Jun-05

BOOST Software (

BOOST Software stands for Back Office & Online Sales Tracking. It is a complete inventory management system that...

...or add in security functions to specify access levels for the system. **BOOST** inventory management software tracks all points of sale, layaways, gift certificates, back orders, customers, vendors, and product barcodes. It posts sales histories, **purchase orders**, **accounts receivables**, and general ledger transactions. Back-office reports can be sorted on seven fields contained in the inventory master and printed using various search criteria. Envelopes, mailing labels, and hard-copy **receipts** can be generated. **BOOST** can help executives identify high-moving, profitable, or nonselling items while...

DESCRIPTORS: Barcoding; General Ledger; Inventory; Mailing Lists; Order Fulfillment; Point of Sale; **Purchase Orders**; Retailers; Sales Force Automation; Small Business

8/3,K/6

DIALOG(R)File 256:TecInfoSource

(c) 2005 Info.Sources Inc. All rts. reserv.

00151989 DOCUMENT TYPE: Review

PRODUCT NAMES: **Accounts Payable (843466)**

TITLE: **Are You Paying Too Much When Paying Your Bills ?**

AUTHOR: Mauriello, Jackie

SOURCE: Integrated Solutions, v8 n2 p36(2) Feb 2004

ISSN: 1096-3553

HOME PAGE: <http://www.corrypub.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20040730

TITLE: **Are You Paying Too Much When Paying Your Bills ?**

Bob Kearney of Image Integration Systems, Paul Davis of Hyland **Software**, and Mike Ball of LEGATO **Software** comment on the use of automation to reduce the cost of accounts payable processing. Ball...

...between 30 percent and 50 percent of FTE (full-time equivalents) formerly needed to support **invoice** processing have been redeployed. If business process management (BPM) is applied to AP, says Ball...

...cost accounting or coding to payment. Late payments and penalties can be eliminated, and faster **invoice** processing give companies the chance to leverage **early payment** discounts. Although some organizations think they cannot justify AP automation due to company size or...

...other factors deserve consideration. For instance, says Ball, he has seen organizations that process 100 **invoices** a month, but could also cost-justify AP workflow as effectively as companies that process...

8/3,K/7

DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00123854 DOCUMENT TYPE: Review

PRODUCT NAMES: Timeslips 10 (406497)

TITLE: Timeslips lets users take resources into account

AUTHOR: Brooks, Jason

SOURCE: eWeek, v17 n20 p95(2) May 15, 2000

ISSN: 1530-6283

HOMEPAGE: <http://www.eweek.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

REVISION DATE: 20021130

Sage's Timeslips 10, the most recent release of the time and **billing** management product, gets excellent marks overall. Timeslips 10 also integrates with a site's accounting...

...10 has new features that permit broader-based account management, including support for discounts on **early payments** and improved handling of account credits. Timeslips 10 also provides support for audit trails that...

...levels: Standard edition is level 1, while Timeslips levels 2 and 3 support more advanced **billing** choices and more elaborate and complicated reports. Levels 2 and 3 also permit an unlimited...

...ledger applications. Timeslips eCenter, a Web-based front end to Timeslips, allows users to access **billing** features from any location via a Web browser.

COMPANY NAME: Best Software Inc...

DESCRIPTORS: Accounting; Audit; **Billing** ; Intranets; Professional Time & **Billing** ; Time Management

Set	Items	Description
S1	82362	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	139081	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	63019	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	192207	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	20623	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	2344	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE(1W) INSTRUMENT?
S7	13713	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S8	180030	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	15422	S1(10N) (S7 OR S8)
S10	30	S9(4S) S6
S11	30	RD (unique items)
S12	19	S11 NOT PY>2000

? show files

File 625: American Banker Publications 1981-2005/Jun 22

(c) 2005 American Banker

File 268: Banking Info Source 1981-2005/Jun W2

(c) 2005 ProQuest Info&Learning

File 626: Bond Buyer Full Text 1981-2005/Jun 22

(c) 2005 Bond Buyer

File 267: Finance & Banking Newsletters 2005/Jun 20

(c) 2005 The Dialog Corp.

12/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0253102

*** UPS Hopes Loans Deliver Customers: Finance unit makes asset-based loans to new and small businesses**

American Banker - November 17, 2000; Pg. 1; Vol. 165, No. 222
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,124

BYLINE:
BY HELEN STOCK

TEXT:

...president of the Commercial Finance Association, the trade association of the asset-based lending and **factoring** industry.

UPS, which reported \$23 billion of assets and \$27 billion of revenues last year...

...with two Web technology companies -- Princeton eCom and Bottomline Technologies -- the subsidiary is also developing **online** bill payment **software** so that companies can **electronically** invoice their customers.

Asset-based lenders and factors are intrigued by UPS' new venture, and ...

12/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0242564

Comment: Don't Ignore E-Business' Human Factor

American Banker - October 12, 1999; Pg. 6\ ; Vol. 164, No. 196
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,605

BYLINE:
By EDWARD KULKOSKY

TEXT:

...fabric of the business.

It is impossible to move from stage two to three without **factoring** in people.

The reason is simple: The technology infrastructure might be fine, but the service...frustrated, and with a compelling reason to go elsewhere.

Applications may stream in from the **Web** only to languish on the desk of a

processor whose systems are only able to handle paper. As a result, the so-called "Web...

12/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2005 American Banker. All rts. reserv.

0162231

*** Currency of the Internet Realm? So Far, It's Plastic**

American Banker - September 21, 1995; Pg. 1; Vol. 160, No. 182

WORD COUNT: 1,047

BYLINE:

By JEFFREY KUTLER

TEXT:

...an issue raised anew this week when Netscape Communications Corp. acknowledged a flaw in its **Internet** browser **software**. But improved data encryption and related technologies are poised to fill the breach, Global Concepts...

...after the successful completion of on-line orders. Though buyers have given most of their **early payment** votes to credit cards, they do express a desire for other options that might include ...

12/3,K/4 (Item 1 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00392903 65420035 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Opportunities in account aggregation

Mugavero, Patricia S; Negroni, Andrea Lée

Mortgage Banking, v61, n3, p64, 66+, Dec 2000 DOCUMENT TYPE: Periodical;

Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,843

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... possibilities also make the entry of the mortgage industry into aggregation enticing. Citibank's MyCiti **Web** site, for example, is developing proprietary **software** to dispense financial advice to consumers, according to a story in an October 2000 issue...

...payments to coincide with due dates and direct deposits, allowing homeowners to take advantage of **early payment** discounts for real property taxes and providing other creative financial and moneysaving functionalities.

As a...

12/3,K/5 (Item 2 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00389707 61217832 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Second mortgage

Schack, Justin

Institutional Investor, v34, n9, p40-49, Sep 2000 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4,247

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... started after they met in Palo Alto, California, in 1992, before

the commercialization of the **Internet** . They built their venture, Palo Alto Funding Group, around **software** that Larsen had developed at Stanford. Their system enabled loan officers to analyze mortgage products ...

...6 trillion last year. Year in and year out, industry experts anticipate a steady flow, **factoring** out housing booms and busts, of about \$1 trillion. But the huge national appetite is...

12/3,K/6 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00369339 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Where would you like that ATM?

Wilson, Caroline

America's Community Banker, v8, n8, p18-22, Aug 1999 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02308

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to hire a consultant to help it figure out exactly where to put its ATMs, **factoring** in financial, geographic, market and demographic data as well as surveys of customer behavior.Dave...any other data terminal, the ATM has to connect to, and communicate through, a host **processor** . The host **processor** is analogous to an **Internet** Service Provider in that it is the gateway through which all the various ATM networks...

12/3,K/7 (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00340658 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Online for a reason

Smolenski, Mary

Independent Banker, v48, n7, p60-61, Jul 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01024

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Cross designed the site himself on nights and weekends, he could have used an outside **software** firm or **Internet** -savvy student. As with all outsourcing, however, taking the time to know who you're...

...site. At the same time, more comprehensive online renovations are also in progress. For example, **factoring** will soon be added to Crestmark's site and a complete redesign, done by professionals...

12/3,K/8 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00333145 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Factoring gets a new face

Cohen, Jackie

Bank Technology News, v11, n3, p1,39+, Mar 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext

WORD COUNT: 01410

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... year license, according to Bill Stuckey, the company's president.

Four other offerings come from **factoring** vendors outside of the U.S.
These offerings include Factor/AS, sold by ECICS InfoTech...

...has over 15 users. Another is Highams Systems Services Group, London,
which vends the Highams **Factoring** System. Another is I-Factor, sold by
Hill Price Davidson, of the U.K., with over 40 clients. Finally, the
Singapore offices of KPMG Peat Marwick Management Consultants sells the
Factoring Information System, which is used by 20 customers.

The basics

What all of these vendors...

...common features, each software package has its own bells and whistles.

By automating these functions, **factoring** software streamlines what
would otherwise be a very paper-intensive activity. "The software makes
factoring more cost effective to do, and it is the key to the success of
our...

...Community Bank, Chico, CA. "If you ask most banks, no one's really had a
factoring department before," and the software enables the launch of such
activities, he says.

Butte Community Bank inaugurated its **factoring** service in 1994, and
now the bank rakes in \$165,000 **net** income per year. The bank uses
Distinctive Solutions' **software**, which Trombley notes paid for itself
within the first month after it was purchased in...

...within a couple of minutes, notes Trombley.

The bank now works with 14 companies that **sell** their **accounts**
receivable to the bank. The total value of the accounts receivable in
Butte's portfolio is \$2 million. Yet not all of this money is actually
outstanding. Butte's **factoring** service resembles other commercial loans,
which effectively let borrowers draw funds from a line of...

...of the total value of the accounts receivables.

In essence, the bank is positioning its **factoring** services as an
alternative to lines of credit. "We go after people that qualify for ...
credit," explains Trombley. "We're willing to give higher lines of credit,
based on a **factoring** structure, than a nonfactor is. This is not the same
clientele as big factors go...

...types," or borrowers with less than stellar credit ratings. He points
out, "Banks are using **factoring** now differently than they used to. It's
almost like a hybrid. It's almost...

...a line of credit, but we call it accounts receivable financing."

(Graph Omitted)

Captioned as: **Factoring** In Technology

Trombley continues, "If you market factoring correctly, and sell it as
a billing...

12/3,K/9 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00306245 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A tribute to the father of electronic payments

McEntee, Elliott C

Payment Systems Report, v12, n2, p2-3, Feb 1997 DOCUMENT TYPE: Newsletter

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 01143

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... system. And, bank clearing float is no longer an obstacle to corporate use of electronic **payments**.

Prior to the 1970s, the use of Fedwire was, for all practical purposes, limited to federal...

...central banks to develop similar systems. Today there are dozens of countries with large-value **electronic payment systems** in operation.

Although Governor Mitchell retired from the business world many years ago, his vision...

12/3,K/10 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00267367 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Seven new licences now to be granted

Anonymous

International Financial Law Review, v14, n7, p49, Jul 1995

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00205

TEXT:

...efficiency. The new legislation will cover credit cards and lending for hire purchase, leasing and **factoring** purposes. Securitization derivatives, offshore banking, escrow accounts, **electronic payment systems**, municipality credit guarantee corporation and money-laundering are also included. The laws will be enacted...

12/3,K/11 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00134504

Receivables on tap: a major brewer sells preauthorized debits

Rutkowski, R.T.

Corporate Cashflow, v8, n5, p38, May 1987 LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: Anheuser-Busch Companies, Inc. has used an **electronic preauthorized payment system** in dealing with wholesalers since 1982, processing transactions through the ACH and giving wholesalers extra...

...significantly, while wholesalers get an extra day of credit, immediate

use of credits, discounts for **early payment** and weekend float.

12/3,K/12 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04571365

The IT Hot List: Leading VCs Say Where the Smart Money is Headed
Alistair Christopher, Associate Editor
Venture Capital Journal
October 1,2000 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: SECURITIES DATA PUBLISHING
LANGUAGE: ENGLISH WORD COUNT: 1828 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...early-stage, IT investor. DFJ deals with the inherent fluidity of the IT sector by **factoring** this into their investment philosophy, so the firm looks for companies that are changing the...

...to stop investing in health-care deals and, instead, focus solely on early-stage communications, **software** and **Internet** companies. "We made this decision because the returns in the IT sector are so good...focus in Sierra's networking and telecommunications practice. The firm, which also backs early-stage **software** and **Internet** companies, held a final close on \$500 million for its newest vehicle in late August...among VCs for the new crop of application service providers, or ASPs, which can provide **software** solutions that are hosted off-site and accessed via the **Web**, he notes. Sierra's Wendell agrees: "Optical offers a tremendous leap forward in capacity of...other VCs do.

"It is a broad area, ranging from new cell phones for the **Web** to the **software** behind them," he says. "Plus there is more than one kind of wireless: there is...

12/3,K/13 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04567390

BOTTOMLINE ENHANCES EBPP PLATFORM
Corporate EFT Report
June 7, 2000 VOL: 20 ISSUE: 11 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH WORD COUNT: 1758 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...and
payables process, providing benefits to both trading partners. The addition of
our universal payment **engine** enables NetTransact payers to engage in **online**
trading with a wider variety of suppliers," explained Dan McGurl, president
and

CEO of Bottomline...financial services," Brennan says.

One of these areas is likely to be the area of **factoring** invoices for

billers. "In the supply chain I have a buyer and a seller relationship...
...goods and at that
moment a receivable is created. One of our products is a **factoring**
product or a
receivables financing product. What we'd like to be able to do...

12/3,K/14 (Item 3 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04561825

EVCJ Awards for 1999

Andy Thomson

European Venture Capital Journal

February 1, 2000 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH

WORD COUNT: 5288

RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...enabled the firm to raise a euros 150 million successor fund focusing on
communications and **web** -enabling **software** , with a greater emphasis than
the previous fund on **e - commerce** . The firm has also widened its
geographic focus, expanding beyond the Benelux region to a...

...educating a sceptical audience in the intricacies of a holistic approach
to asset-based finance. **Factoring** and invoice discounting were recognised
alternatives to traditional cashflow-based debt finance - BABC's offering
...

12/3,K/15 (Item 4 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04555708

TECHNOLOGY CORNER

ITEM PROCESSING REPORT

September 9, 1999 VOL: 10 ISSUE: 18 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 684

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

Small Businesses Gain Access To Imaging Services. The National
Factoring Service, a provider of accounts receivable management and
locbox services for small- to medium-size...

...the Internet, say company officials. Terms of the deal were not
disclosed. (Gary Bryan, National **Factoring** Service, 800/253-6700;
James Cowen, Aquracy.com, 847/229-1717.)

New Module Aimed At...

...Alto, Calif.-based research firm Killen & Associates. The study was commissioned by Xenos Group, an e-commerce document presentment software company with U.S. headquarters in Dallas. The electronic statement segment is emerging as one of the fastest-growing components of this market, the...

12/3,K/16 (Item 5 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04552498

PRIVATE BUSINESS

Avital Louria Hahn

IPO Reporter

June 28,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 251 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...The company's solution to these problems is called Business Manager and is based on software, marketing services and online electronic transaction processing. One element of this solution is proprietary software that enables the company's expanding network of over 1,100 client banks to purchase accounts receivable from their small business customers. The banks then process, bill and track those receivables on...

TEXT:

...The company's solution to these problems is called Business Manager and is based on software, marketing services and online electronic transaction processing. One element of this solution is proprietary software that enables the company's expanding network of over 1,100 client banks to purchase accounts receivable from their small business customers. The banks then process, bill and track those receivables on...

12/3,K/17 (Item 6 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2005 The Dialog Corp. All rts. reserv.

04550548

PRIVATE BUSINESS

Robert Whiddon

IPO Reporter

May 24,1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 329 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...The company's solution to these problems is called Business Manager and is based on software, marketing services and online electronic transaction processing. One element of this solution is proprietary software that enables the company's expanding network of over 1,100 client banks to purchase accounts receivable from their small business

customers. The banks then process, bill and track those receivables on...

TEXT:

...The company's solution to these problems is called Business Manager and is based on software, marketing services and online electronic transaction processing. One element of this solution is proprietary software that enables the company's expanding network of over 1,100 client banks to purchase accounts receivable from their small business customers. The banks then process, bill and track those receivables on...

12/3,K/18 (Item 7 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2005 The Dialog Corp. All rts. reserv.

04546323

INDUSTRY BRIEFS

ITEM PROCESSING REPORT

March 11, 1999 RE VOL: 10 ISSUE: 5 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 509

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...and CEO

of ECHO. Magic brings those abilities to ECHO, which was among the first **processors** to accept credit card payments over the **Internet**. (Donna Camras, ECHO, 818/706-8999, ext. 3033.)

The St. Paul Gets Combo From Mellon...

...holding company with

headquarters in St. Paul, Minn., let it be known last week it

purchased comprehensive **accounts receivable** hardware and software from

Mellon Global Cash Management, a division of Mellon Bank Corp. [MEL...

12/3,K/19 (Item 8 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

(c) 2005 The Dialog Corp. All rts. reserv.

00001568

SOFTWARE LINKS BILL PAYMENT WITH ACCOUNTS PAYABLE ECPartners/Peachtree

Alliance Creates Electronic Check Product for Small Businesses

CORPORATE EFT REPORT

August 7, 1996 VOL: 16 ISSUE: 15 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 734

RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...product -- e-CHECK -- allows small businesses to use

Norcross, Ga.-based Peachtree's accounts payable **software** to transmit payment information **electronically** and receive transaction confirmation instantaneously.

The companies' partnership seems logical. Both firms target

small- to...

...an enormous amount of remittance]
data, including which invoices are being paid, partial payments and
early payment discounts."

"We look at the number of payments going to the vendors. If it
appears...

...business is based on volumes. In addition, both companies are forming
partnerships with other payment **processors** and are developing **Internet**
and **electronic** data interchange (EDI) products.

Survey Says: Companies Want Electronic Checks

A recent ADP survey found...more electronic services by the end of the
year.

Products integrating concepts of EDI and **software** which will take
orders over the **Internet** is in its development stage. (Cheryl
Clayton, ECPartners, 770/925-0336; Doug Meyer, Peachtree Software...

Set	Items	Description
S1	1470686	ENGINE? ? OR PROCESSOR? ? OR PROCESS??? (1N) (CENTRAL OR PLATFORM?) OR COMPUTER() PROGRAM? OR SOFTWARE OR (PAYMENT OR SETTLE? OR SETTLING) (1W) SYSTEM?
S2	3416616	(SELLER? OR VENDOR? OR SALE? OR BUYER? OR PAYOR?) (1N) (INFORMATION OR DATA) OR INVOICE? OR BILL OR BILLS OR BILLING OR LINE() ITEM? ? OR RECEIPT? OR RECEIVABLES OR PO OR (PURCHASE OR PROCUREMENT) () (ORDER? OR FORM? OR REQUEST? OR RECORD? ?)
S3	2014460	TRANSLATION() ENGINE OR TRANSLATOR OR TRANSLAT? OR CONVERT? OR ORGANIZ??? OR REORGANIZ???
S4	5308023	VALUATION() ENGINE OR VALIDATOR OR VALIDAT? OR MATCH??? OR - COMPAR??? OR BALANC? OR EXAMIN??? OR ASCERTAIN OR CONFIRM OR - VERIFY
S5	630601	RECONCILIATION() ENGINE OR RECONCIL? OR SETTLE OR SETTLING
S6	13609	FACTORING OR (SELL??? OR TRANSFER??? OR PURCHAS?) (1W) ACCOUNT? () RECEIVABLE? OR (EARLY OR PRIOR) (N) PAYMENT? OR TRADABLE (1W) INSTRUMENT?
S7	109078	(B(1W) B OR BUSINESS(1W) BUSINESS OR E OR ELECTRONIC) () (COMMERCE OR EXCHANG?)
S8	3325525	ON() LINE OR ONLINE OR INTERNET OR NET OR WEB OR ELECTRONIC OR ELECTRONICALLY
S9	188540	S1(10N) (S7 OR S8)
S10	15932	S9(4S) S2
S11	19	S10(4S) S6
S12	46	S10 AND S6
S13	78	S9(4S) S6
S14	226	S9 AND S6
S15	65	S14(4S) S2
S16	97	S14 AND S2
S17	51	S16 AND S4
S18	21	S17 AND S3
S19	37	S17 NOT PY>2000
S20	36	RD (unique items)

? show files

File 47:Gale Group Magazine DB(TM) 1959-2005/Jun 22

(c) 2005 The Gale group

File 570:Gale Group MARS(R) 1984-2005/Jun 22

(c) 2005 The Gale Group

File 635:Business Dateline(R) 1985-2005/Jun 22

(c) 2005 ProQuest Info&Learning

File 476:Financial Times Fulltext 1982-2005/Jun 22

(c) 2005 Financial Times Ltd

File 477:Irish Times 1999-2005/Jun 22

(c) 2005 Irish Times

File 710:Times/Sun.Times(London) Jun 1988-2005/Jun 21

(c) 2005 Times Newspapers

File 711:Independent(London) Sep 1988-2005/Jun 22

(c) 2005 Newspaper Publ. PLC

File 756:Daily/Sunday Telegraph 2000-2005/Jun 22

(c) 2005 Telegraph Group

File 757:Mirror Publications/Independent Newspapers 2000-2005/Jun 22

(c) 2005

File 387:The Denver Post 1994-2005/Jun 21

(c) 2005 Denver Post

File 471:New York Times Fulltext 1980-2005/Jun 22

(c) 2005 The New York Times

File 492:Arizona Repub/Phoenix Gaz 1986-2002/Jan 06

(c) 2002 Phoenix Newspapers

File 494:St Louis Post-Dispatch 1988-2005/Jun 20

(c) 2005 St Louis Post-Dispatch

File 498: Detroit Free Press 1987-2005/Jun 21
(c) 2005 Detroit Free Press Inc.
File 631: Boston Globe 1980-2005/Jun 22
(c) 2005 Boston Globe
File 633: Phil. Inquirer 1983-2005/Jun 20
(c) 2005 Philadelphia Newspapers Inc
File 638: Newsday/New York Newsday 1987-2005/Jun 21
(c) 2005 Newsday Inc.
File 640: San Francisco Chronicle 1988-2005/Jun 22
(c) 2005 Chronicle Publ. Co.
File 641: Rocky Mountain News Jun 1989-2005/Jun 22
(c) 2005 Scripps Howard News
File 702: Miami Herald 1983-2005/Jun 20
(c) 2005 The Miami Herald Publishing Co.
File 703: USA Today 1989-2005/Jun 21
(c) 2005 USA Today
File 704: (Portland) The Oregonian 1989-2005/Jun 21
(c) 2005 The Oregonian
File 713: Atlanta J/Const. 1989-2005/Jun 19
(c) 2005 Atlanta Newspapers
File 714: (Baltimore) The Sun 1990-2005/Jun 22
(c) 2005 Baltimore Sun
File 715: Christian Sci. Mon. 1989-2005/Jun 22
(c) 2005 Christian Science Monitor
File 725: (Cleveland) Plain Dealer Aug 1991-2005/Jun 21
(c) 2005 The Plain Dealer
File 735: St. Petersburg Times 1989- 2005/Jun 19
(c) 2005 St. Petersburg Times

20/3,K/1 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05945589 SUPPLIER NUMBER: 66217096 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The "R" Technology Revolution: Relationships, Research, Revenue.(Industry
Trend or Event)
Arnold, Stephen E.; Colson, Michael
Searcher, 8, 9, 36
Oct, 2000
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 9404 LINE COUNT: 00758

... continues. AIT's Web site (<http://www.arnoldit.com>) provides links to more than 600 **Internet** directories and search **engines** that index content outside of North America. Within North America, the number of search engines...

...mobile in a direction. The service then displays restaurants and theaters along that vector.

* Prompt Software -- a **Web**-based search-and-retrieval **engine** that displays hits, extracts keywords and phrases, and generates an abstract or synopsis of a...Web site such as Microsoft's or VerticalNet's, they do not use a search **engine** created or operated by that **Web** site. Instead, third parties have created the taxonomy and index. It is cheaper for Webmasters...Ask Jeeves had about 12 million unique visitors -- or about 400,000 a day. This **compares** to America Online's 2.6 million unique visitors per day. AOL was the most...

...Jeeves looks at a question, like "What is the weather in Capetown, South Africa?," and **matches** the question to a master list of 10,000 or so questions that Ask Jeeves...Yahoo!. Ask Jeeves is not NLP-based on sophisticated linguistic and statistical algorithms. Ask Jeeves **matches** a query to a collection of canned answers. When a **match** is found, the search is run. The company is upgrading its technology, but its importance ...

...the user relies on "multiple-keyword searches and the use of more than one search **engine**."

However, based on the study of 33,000 **Internet** users picked at random during the first quarter of 2000, 81 percent of Web searchers...

...success finding the information they were looking for." The sponsors of the study were 13 **Internet** search **engines**, including AltaVista, America **Online**, Ask Jeeves, Excite, Go, Google, GoTo.com, Hot-Bot, Lycos, MSN Search, Netscape Search, Web...

...technologies are put are easy to understand. The consumerization of the Internet has changed the **Internet** from a narrow communications channel to a multifaceted one.

Metasearch Engines

Metasearch services allow users to enter a single query, which is then passed on to...

...provide preselected lists of search engines for particular types of queries. One bundle of search **engines** works for news searches; another set for **Web** searches, and so on. Bull's Eye offers more than 60 selections of search engines...

...company, Prompt Software (see Figure 8 on page 42). In addition to querying dozens of **Web** indices, the **software** can be aimed at intranet

servers and special types of documents in Word or PowerPoint...

...can scan the alphabetical list, click on the precise term, and be launched to the **Web** page where that term or phrase appears.

Popularity Engines

Popularity algorithms are used to determine what to index and relevance. Stanford-incubated Google is...of users, sites, pages, or any other metric one wants to use to measure the **Internet**.

A Dartmouth College report claimed that search **engines** are struggling to keep up with the new content and changes to existing **Web** pages...

...www9.org/w9cdrom/264/264.html.)

With an estimated 600 new pages added to the **Web** every minute, search **engines** have two difficult task to perform rapidly. The first is to index the new pages...construction zone, engineers build full-scale service bureaus. These virtual back-offices perform insurance, banking, **factoring**, and other mundane business functions for clients who want to slash operating costs and reduce...offer. eBay has moved along a similar path with a foray into guarantees, credit-card **billing**, and a print magazine.

Figure 12 is like a whirlpool sucking users toward an "R...Webforia may require users to register for some features. The company also offers low-cost **Web software** utilities for managing links and generating reports.

Mixing

With a wide range of clubs and...

...somewhat time-shifted. It lacks emotional and social bandwidth. The innovators who thrive in the **Internet**'s ecology are interested in **software**, systems, applications, and features that increase the warmth, individualization, and richness of **Web** interactions.

America...

NAICS CODES: 51121 **Software Publishers**; 514191 **On - Line Information Services**

20/3,K/2 (Item 2 from file: 47)

DIALOG(R) File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

05858930 SUPPLIER NUMBER: 63715362 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Prospector: A Multivendor, Multitype, and Multistate Western Union Catalog.

Bush, Carmel; Garrison, William A.; Machovec, George; Reed, Helen I.

Information Technology and Libraries, 19, 2, 71

June, 2000

ISSN: 0730-9295

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 9395

LINE COUNT: 00823

... a physical or virtual union catalog. Each solution has benefits and drawbacks that must be **balanced** against the mix of vendors, economics, politics, and technical issues within a state. **Prospector** is...

...and public libraries in the areas of automation, joint acquisitions, and other cooperative endeavors. Existing **online catalog software** enabled patrons to easily search individual **online catalogs**, but searching several catalogs was a tedious task requiring many steps. It has long... than five million unique MARC records, with more than ten million item records. Since the **receipt** of the grant, two participating libraries have

doing load **balancing** among the libraries with available copies.
Once the patron request is forwarded to a lending...

...multiple formats, and load records from commercial electronic resources, for example, netLibrary.

* We must improve **matching** within the system and additional enhancements to the Prospector Web site.

* With growth of the...
...is maintained and that the loss and incorrect routing rate is within acceptable limits.

The **balance** of borrowing and lending will have financial impacts on some of the participating libraries. Through...

...of Prospector activity in the interlibrary loan borrowing and lending statistics will significantly alter the **balance** of payment for lending among the Prospector libraries.

Already Prospector has shown that it is changing behaviors. The cooperation between libraries has been impressive. In member libraries, staff are **factoring** Prospector into their plans and realizing that keeping Prospector operations staff informed of problems is...no. 1 (1993): 5-11.

(4.) Gary Pitkin and George Machovec, Colorado Union Catalog. Senate Bill 96-197. Technology Grant and Revolving Loan Program. Excellence in Learning Through Technology. December 1996...

...the present (and in the accompanying table), Prospector has been configured to do random load **balancing** without the use of any precedence tables to force document requests to one site or...

20/3,K/3 (Item 3 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05520271 SUPPLIER NUMBER: 58050564 (USE FORMAT 7 OR 9 FOR FULL TEXT)
No Place To Hide.
Klinkenborg, Verlyn
Discover, 20, 12, 102
Dec, 1999
ISSN: 0274-7529 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3939 LINE COUNT: 00302

... future where those tools become interlinked. There was a time--only as long ago as Bill Gates's first book--when the value of computers was believed to lie mainly in...to each other. Ordinary users can track this constellation of satellites with one of several Web sites or with an appealing public-domain **software** program called Home Planet, which can map any satellite you choose, GPS or not, against...

...GPS receiver can compute its position using basic trigonometry It can also calculate velocity by **comparing** location readings taken at different points in time.

The real value of GPS begins to emerge when you consider a GPS receiver's ability to **compare** where it is now with where it was moments or hours or days ago. When...

...Earth's crust. A navigator's task has always been to plot his current position, **compare** it with his previous day's position, and deduce from those two points some idea...distance to a second satellite narrows the location to a circle where two spheres intersect. **Factoring** in the distance

20/3,K/4 (Item 4 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05436605 SUPPLIER NUMBER: 55744325 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Profile.(problems experienced by Market Insights to create a data warehouse
for customer use)
Asbrand, Deborah
Inc., 72
Sept 15, 1999
ISSN: 0162-8968 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 5095 LINE COUNT: 00388

... specifically, a massive and sophisticated relational database.
Simple relational databases, like the ones used in **billing** and accounting
systems, pull up one record at a time and perform some operation on...To
Milano, who handles operations and technology for Market Insights, the
rudimentary setups were no **match** for the vast reservoirs of data that his
company processed. He was certain that only...

...and caregivers might stash their own facilities' data in Market
Insights' warehouse. Then they could **compare** their own stats with other
providers'. Maybe they would pick through the data to understand...

...smarter."

They agreed that Market Insights would pay Bandt a modest salary and
foot the **bill** for the equipment. In exchange, once the system was up and
running and had reached...to juggle the voluminous amounts of data Market
Insights used. Bandt advised using a sophisticated **software** called an **on**
- **line** analytical processing tool, or OLAP. This added a new dimension to
Agent 24-7: unlike...

...users not only to pluck static data from the database but also to
analyze it, **factoring** in variables and producing a tailored set of
information. Agent 24-7's number-crunching...

20/3,K/5 (Item 5 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05433215 SUPPLIER NUMBER: 55675891 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NTIS on the Web: Northern Light Versus Dialog Et Al.(U.S. Department of
Commerce's National Technical Information Service Database) (Company
Business and Marketing)
Kassel, Amelia
Searcher, 7, 8, 10
Sept, 1999
ISSN: 1070-4795 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2421 LINE COUNT: 00205

... major contender in the information industry. A hybrid between a
commercial information provider and a **Web** search **engine**, Northern Light
(NL) applies powerful technology that classifies information into Custom
Search Folders. Unlike other...

...the Northern Light thesaurus occur easily in its flexible system.
Besides the thesaurus, their search **engine** indexes every word from all

Web pages and from their fee-based Special Collection of more than 5,400 premium sources...

...form where you can also choose a date parameter. As an aside, NL has begun **factoring** the date into its relevancy ranking. A recent Web page or document moves closer to...certainly offer an obvious benefit, especially if you already know how to use them. When **comparing** usgovsearch to Dialog, this remains true. Indeed, for finding information more quickly or for greater...

...approach to government research.

Conclusion

At one time, the multi-file searching capability of traditional vendors justified **information** professionals continuing to use them over **Internet search engines**. This is basically still true. However, the NTIS Database, File 6 on Dialog, offers unique...

20/3,K/6 (Item 6 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

05374528 SUPPLIER NUMBER: 54718182 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Service sites buckle up configurators.(online configuration services)(Industry Trend or Event)

Vaas, Lisa

PC Week, 16, 20, 79

May 17, 1999

ISSN: 0740-1604

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1842 LINE COUNT: 00150

...ABSTRACT: to configure and price intangibles such as travel, investing, real estate, insurance and financial services **online**. These new services are based on configuration **engines** from such vendors as Oracle Corp and Calico Technology Inc. Configuring services, however, can pose...

... service gear. That leaves services companies two choices: Either eat dust from competitors' hot configuration **engines**, or climb on-board with **online** configuration and strap customers in.

Safe at any speed?

But before you run out to...

...and look at them with the relationship of one group, such as a customer's **bill**-paying history, **compared** to another group, like her employment, and perhaps how she's been paying her **bills** since that bankruptcy she had four years ago."

Imitating human decisions entails combining rules with...

...rely on if-then decision making. If, for example, the customer has been paying her **bills** for four years, then a past bankruptcy will not necessarily disqualify her loan.

And that...out, and it's not something you can do over the Internet."

And even where **online** selling of services does take off, getting a configuration **engine** up on a site can actually be a good way to save jobs, said Bret...

...site, www.realtor.com. The engine lets visitors configure the home of their dreams by **factoring** in any of hundreds of real estate attributes, such as number of bedrooms, price, neighborhood...

20/3,K/7 (Item 7 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05339180 SUPPLIER NUMBER: 54195611 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Get In The Game. (public procurement opportunities)
Gallop, Gerda D.
Black Enterprise, 29, 7, 185(1)
Feb, 1999
ISSN: 0006-4165 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2936 LINE COUNT: 00244

... you know how to play the game.
In a two-part series, BLACK ENTERPRISE will **examine** where these opportunities are in both the public and private sectors and instruct entrepreneurs on how to successfully go after them. In Part 1, we **examine** federal procurement: how to get started, where to go for help, you need to do...stay competitive in the contracting arena, you must have the capability to bid on contracts, **invoice** and accept payment for purchases electronically via the Internet.

As part of the move to...

...that provide pertinent information about procurement such as solicitation lists and RFPs. To prepare for **electronic commerce**, find a financial institution and **software** and hardware provider to create site or **online** product catalog and establish a connection with your buyers. (See "The Top Seven Tips For...through the 8(a) program, Symtech provides technical vices for data analysis, technical maintenance and **software** programs. tech maintains the Lunar Prospector **Web** site.

Approximately 14.5% of contracts and subcontracts are awarded to SDBs, representing \$1.75...

...every two weeks or offering discounts. For example, Andrews might offer 1% or 2% off **invoices** for **early payment**. The downside is that you lose a little profit, but you save the agency money...

...commerce network of select government agencies that issue requests for quotations, receive quotations and issue **purchase orders** up to 5100,000 for contracts. 800-334-3414

Procurement Marketing and Access Network (PRO- Net). An **electronic search engine** for contracting officers, marketing tool for small firms and link to procurement opportunities and information...

20/3,K/8 (Item 8 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05334691 SUPPLIER NUMBER: 54186577 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to Finance Anything.
Inc., 371(1)
March, 1999
ISSN: 0162-8968 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3214 LINE COUNT: 00253

... bankers slam the door in your face, contact all the major credit-card suppliers to **compare** prices and options. As you would with a bank, make sure you'll have opportunities...

...competitive with what most banks could--but wouldn't--offer many

fast-growing companies.

9. On - line credit search engines are practically a dime a dozen. (OK, so we exaggerate. But so do many of...

...at which it can credibly approach banks or professional investors for funds, their lawyers will **examine** your corporate and capitalization structure with a fine-tooth comb. Even in the best of...shelter their cash flow from volatility abroad. Two time-tested methods still work well: international **factoring** deals, for companies that are willing to pay a fee in return for quick cash infusions without the hassles of collecting **receivables** ; and letters of credit. One caveat here: given the severity of economic problems in some...

...especially in countries like Brazil and Russia--it has become more important than ever to **verify** the soundness of banks issuing the letters of credit, as well as the financial health...

...to have a corporate partner in key regions helping you negotiate payment terms and collect **receivables** promptly.

The Right Contacts

19. Capital intermediaries have been around a long time, and we...

20/3,K/9 (Item 9 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

05251129 SUPPLIER NUMBER: 21149643 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Living room roulette.(online gambling)(Net Vs. Norm)(Business At Web Speed)(Forbes ASAP)(Industry Overview)

Freedman, David H.

Forbes, v162, n7, pS35(5)

Oct 5, 1998

DOCUMENT TYPE: Industry Overview

ISSN: 0015-6914

LANGUAGE:

English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3675 LINE COUNT: 00273

... half a million bucks, and now even Germany is eyeing the casino-licensing market.) The **software** gambling " **engine** "--everything but the **Web** design--can be bought from any of several vendors for \$300,000 to \$500,000...gamble. If I don't return within 60 days, I can expect to forfeit my **balance** .

The preparatory transactions go smoothly, and within a few minutes I am playing the slots...

...can do nearly two pulls per second. Gambling the minimum 20 cents per pull, and **factoring** in my occasional winning pulls, I calculate I am losing money at the rate of...

...whole thing and sign off for good. All in all, I'd say the experience **compares** to real casino gambling the way a slide show **compares** to a movie.

THESE CARDS ARE MARKED?

After the boredom factor, the biggest problem facing...if the government doesn't stop him.

In July the U.S. Senate approved a **bill** that threatens anyone who gambles online with fines of up to \$1,500--or up...

20/3,K/10 (Item 10 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

05232641 SUPPLIER NUMBER: 20748018 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Go ahead: buy the dream.(new businesses; includes related articles)
Grover, Mary Beth
Forbes, v161, n12, p146(6)
June 15, 1998
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4235 LINE COUNT: 00316

... of frozen concoction of fresh fruits and juices. Ross Garber quit his job as a **software** executive, sank \$10,000 of his savings into his own **Internet** company and is now valued at some \$9 million. Randall Lipps, an industrial engineer, used...

...know the difference. But every year people spend \$9 billion worldwide to feed their pooches -- **compared** with \$6 billion for baby food. Just a small niche in that market would be...him to push ahead quickly with plans to launch Vignette Corp., his Austin, Tex.-based **Internet software** company. It was November 1995. Hundreds of **Internet** startups were being launched in the wake of Netscape's phenomenally successful IPO. No time...

...his first year Garber logged 100,000 air miles on behalf of Vignette, which provides **software** to run **Web** sites.

The money side went well. Eighteen months later he had landed \$13 million in...delivery. As soon as he made a sale he turned it into cash at a **factoring** outfit. That is an expensive way to borrow money but it conserves scarce capital.

It...

...But that isn't the point. There was no way he was going to get **Bill** Gates' job, and running his own show means more to Williams than job security or...loan risk for a bank than a brand-new business. There were physical assets and **receivables** that could serve as collateral.

The founder and owner was a woman in her 70s...

20/3,K/11 (Item 11 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

05041483 SUPPLIER NUMBER: 20049777 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Right at home. (17 high-end and mainstream home PC, and three sub-\$1,000 PCs) (includes related articles on the editors' choice, a description of the categories, a price/performance index, the sub-\$1,000 trend, the Apple Power Mac 6500/300 and benchmark testing) (Buyers Guide)
Howard, Bill
PC Magazine, v16, n22, p127(20)
Dec 16, 1997
DOCUMENT TYPE: Buyers Guide ISSN: 0888-8507 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 12515 LINE COUNT: 00940

...ABSTRACT: bundled software includes more than a spreadsheet and a word processor. Seventeen home PCs are **compared**, along with three sub-\$1,000 PCs. These systems provide all of the power and...

... which gives you answers to commonly asked questions and provides quick access to some preloaded **software**, including a custom **Web** browser with 50 free hours of **Internet** Access (via GTE). HP's Support Center has extensive tutorials as well as technical support...access, and speakerphone

buttons. The rest of its hardware features--processor and monitor size aside-- **match** those of the Multimedia R500. But the Platinum 3000, ostensibly a high-end machine, is...technology.

In addition to the traditional home PCs covered in our main roundup, we also **examined** three representative sub-\$1,000 machines from Compaq, Everex, and Monorail.

Compaq's \$999 Presario...article: Home PCs

The top home PCs in this roundup showed impressive performance that nearly **matched** that of corporate and professional PCs of the same CPU class.

What the Numbers Mean...were achieved with the aid of the Pentium II/300 CPUs that power these systems. **Factoring** out this CPU effect, the Maxtor 86480A8 Ultra ATA and Quantum Fireball ST disks found...sound with FM, two speakers, 24X CD-ROM drive.

Modem/telephony: 56.6-Kbps modem, **software** with **Internet**, fax, voice mail, speakerphone.

Business Winstone 98 score: 15.

Sub-\$1,000 PC

Processor, cache...

...the monitor, 16X CD-ROM drive.

Modem/telephony: 14.4- to 33.6-Kbps modem, **Internet**, basic **software**

Business Winstone 98 score: 9.

Related article: Editors' Choice

High-end: Toshiba Infinia 7260, Dell...levels on our test unit kept us from rating it more highly.

Our Contributors: BILL **HOWARD** is an executive editor of PC Magazine. ROBERT S. ANTHONY is a senior staff writer...

...speaker system, DVD or 24X CD-ROM drive.

Modem/telephony: 56.6-Kbps modem, **software** with **Internet**, **fax**, voice mail, duplexed speakerphone.

Business Winstone 98 score: 20.

For reference: Highest Business Winstone 98...

20/3,K/12 (Item 12 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

04794064 SUPPLIER NUMBER: 19636611 (USE FORMAT 7 OR 9 FOR FULL TEXT)

A new remedy for buyers' remorse; Decision Drivers' knowledgebase tool

helps overcome procurement pain. (Product Information)

Shein, Esther

PC Week, v14, n32, p73(2)

July 28, 1997

ISSN: 0740-1604

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1135 LINE COUNT: 00094

...ABSTRACT: base is built. Expert Choice only comes with a spreadsheet; Decision Drivers is stocked with **vendor information** in 15 areas and includes answers to numerous questions.

... is costing a quarter of a million dollars to make the decision," in terms of **factoring** in travel, entertainment and worker hours, he explains. Typically, a procurement decision ties up between...

...only comes with a spreadsheet and no information. In comparison, Decision Drivers is stocked with **information** on **vendors** in 15 areas, including help desk, call centers, packaged applications, desktops,

laptops, electronic distribution software and systems management products. Pricing runs anywhere from \$8,000 to \$35,000, depending upon...warranty and its ability to be a global partner--both issues that Frank says were validated by Decision Drivers' knowledgebase. Both Compaq and HP were eliminated early because "we didn't...

...t feel the tool helped us save any money," he says. "We needed it to validate some of our assumptions, and it helped us narrow down our decision."

An IT official...

...Coast university, which employed Decision Drivers in its selection of Platinum Technology Inc.'s Xfer electronic software distribution tool in February, would use the software again--as long as the product being evaluated is expensive enough to warrant the high...

20/3,K/13 (Item 13 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04758843 SUPPLIER NUMBER: 19396086 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What if you gave an online party and everyone logged in? Or, how I stopped worrying and learned to love Intranets. (nine reasons for being comfortable with corporations interconnection between public Internet and local areas Web servers) (includes related articles) (Cover Story) (Cover Story)

Solomon, Marc

Searcher, v5, n4, p34(6)

April, 1997

DOCUMENT TYPE: Cover Story

ISSN: 1070-4795

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 4712 LINE COUNT: 00402

... It's as if every middle manager in America were suddenly expected to decipher a balance sheet because they use Quicken at home."

Why intranets? Making the Web Safe For Bureaucracy...listening too much to themselves. In fact, using online search techniques to test assumptions and confirm or deny internal conjecture is an implicit need required by the many, possessed by the...

...supports electronic meetings to the exclusion of external content will inevitably create more vacuums than validations. "Inside knowledge" is self-limiting without the support of an outside perspective.

Golden Opportunity...

...are not for absolute values, i.e., reference questions, but judgment calls in need of validation. Customers look to reduce their sense of insecurity -- the less doubt, the better. The info...

...reference interviews between info pros and their clients in the knowledge discovery process. These exchanges match "the right questions" with "the best answers" and help both parties define the right mix...

...connection between true information needs and the available means to address them really emerge. By factoring such dialogs into the intranet research function, three immediate payoffs emerge:

* Removal of duplicate information...

...to maximize their value with respect to the goals of any task or

project.

* Search Validation : "De"-randomizing the collection process for intranet users, e.g., showing how their search results...
...Learned: Overlaying direct observation on top of external news and research content in order to confirm or deny assertions or speculations by colleagues, superiors, or clients.

Competency #4: Search Clinics
Black...

...forums can impart correct search techniques, e.g., by teaching the capabilities and weaknesses of Web-based search engines and the overlooked issue of interrogating site-specific engines. They can provide an enterprising view...full professional advantage. Driven by this shared understanding, intranets can become a real knowledge bargain -- matching user need to content selection. Without it intranets become the world's most expensive newspaper...senior professionals across the business research discipline

Product awareness, system experience, and contract negotiation with information vendors

Accountable cost-recovery/ bill back options

Proven customer needs analysis and relationship-building skills

Info Pro Tasks as Intranet...right" questions, shaping reasonable expectations, analyzing implications from external developments, and adjusting the scope to match internal projects and initiatives

Info Pro Baggage: Leave at the Door

Self-containment -- refusing to...

...Besides access to the Citation Index databases, ISI can provide subscribers with a layered server software architecture including a text retrieval search engine, Web server software, CGI (Common Gateway Interface) applications, and supporting software for data loading and preparation. Customers must supply the necessary hardware and operating systems software as well as Internet connections. Currently the system supports several hardware platforms, including DEC Alpha (DEC UNIX), Sun Systems...

20/3,K/14 (Item 14 from file: 47)

DIALOG(R) File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04749880 SUPPLIER NUMBER: 19437891 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ordering by E-mail. (Internet Tips) (includes related glossary of Internet buzzwords) (Internet/Web/Online Service Information)

Heim, Judy

PC World, v15, n6, p286(2)

June, 1997

ISSN: 0737-8939

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1579

LINE COUNT: 00124

TEXT:

Is there a way to download software and information from the Internet via e-mail? My Internet access is through Juno's e-mail-only service.

Nigel Lee Burns, Internet

Many users outside the United States can reach the Net only through e-mail. Still, they're able to snag software off FTP sites, retrieve FAQs (frequently asked questions) from Usenet newsgroups, capture text from Web

...

... PO - STING)

You can also read Dr. Bob's Painless Guide to the Internet & Amazing Things offers subscribers free **software** and an e-mail-only **Internet** link. The others require that you already have an Internet service and a Web browser...

...numerous. In addition to the ads you may receive with each piece of e-mail, **receipt** and delivery can be slow. Some of the services permit you to receive only a...

...which uses the Rivest-Shamir-Adleman cryptographic scheme. RSA is based on the difficulty of **factoring** large numbers and is as close to unbreakable as a code can get. Pretty Good...

...also lets you add digital signatures, so the receiver of one of your messages can **verify** that you sent it (see "Secrets of Encryption: A Glossary of Buzzwords").

Over the years...

...of Pretty Good Privacy from web.mit.edu/network/pgp.html or from PC World **Online** (www.pcworld.com/ **software** _...

...decryption of messages. You can download PGPmail from www.pgp.com or from PC World **Online** .

* ViaCrypt \$129 list, PGPmail for Windows \$149.95; Pretty Good **Software** ; 800/536-2664, 602/944-0773; www.pgp.com

READER SERVICE NO. 651

Find files...

...signature. A string of characters attached to an encoded message that allows the recipient to **verify** the authenticity of the message. The character string is a calculation based on the sender

20/3,K/15 (Item 15 from file: 47)

DIALOG(R) File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04731248 SUPPLIER NUMBER: 19327681 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The idea-mortality curve, table lookups, and more. (development of new concepts and inventions)

Lancaster, Don

Electronics Now, v68, n3, p67(6)

March, 1997

ISSN: 1067-9294

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4044

LINE COUNT: 00307

... in any table. Programs get executed. Data is accessed.

Tables are examples of files, but, **compared** to the "anything goes" of a general file, a table is usually shorter. Tables often...as few as 1.2 bits per character. Yet another sneaky trick is known as **factoring** . In **factoring** , you split the problem up into repeated accesses of one or more much shorter tables...

...a microprocessor's bit, nibble, word, and page boundaries form other non-obvious compacting tricks. **Matching** address modes to the table is also a good idea, as can be stuffing subroutines...

...on these concepts.

Adobe's Newest Acrobat 3.0

Adobe Systems has just released their net friendly Acrobat 3.0. That software is a quantum leap over anything ever seen for delivering technical content on or ...Electronic Supply 6221 South Maple Ave. Tempe, AZ 85283 (602) 820-5411

Antique Radio Classified PO Box 802 Carlisle, MA 01741 (508) 371-0512

B&H Pro Audio 119 W 17th St. New York, NY 10011 (800) 947-1182

Fair Radio Sales PO Box 1105 Lima, OH 45802 (419) 227-6573

FI 30 Veranda Place Brooklyn, NY 11201 (718) 625-7353

Giltronics 220 Nalomeli Pl. Kapaa, HI 96746 (800) 682-2778

Glass Audio PO Box 876 Peterborough, NH 03458 (603) 924-9464

Handmade Electronics 124 S 12th Street Allentown, PA 18102 (610)

432-5732

Horn Speaker PO Box 1193 Mabank, TX 75147 (903) 848-0304

PAIA Electronics 3200 Teakwood Ln. Edmond, OK...

...AND NUMBERS

Adobe Acrobat 1585 Charleston Rd. Mountain View, CA 94039 (800)

833-6687

Aerocon PO Box 432 Los Gatos, CA 95031 (408) 450-0704

Batelle Pacific Northwest Box 999 RL...

...509) 372-4274

DTM 1611 Headway Cr., B2 Austin, TX 78754 (512) 339-2922

EDLCO PO Box 5373 Asheville, NC 28813 (704) 255-8765

EMC Test & Design 6300 S Syracuse Way...

...7300

Game Developer 600 Harrison Street San Francisco, CA 94107 (415)

905-2200

Joiners' Quarterly PO Box 249 Snowville Road Brownfield, ME 04010

(207) 935-3720

Microchip Technology 2355 W Chandler...

...4073

Ulrich's Dictionary 121 Chanlon Rd. New Providence, NJ 07974 (908)

771-7714

Woodcraft PO Box 1686 Parkersburg, WV 26102 (800) 225-1153

NEED HELP

Phone or write all your...

20/3,K/16 (Item 16 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04598249 SUPPLIER NUMBER: 18681678 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Stop wasting time. (tips for using technology to save time)

Broida, Rick

Home Office Computing, v14, n9, p59(6)

Sep, 1996

ISSN: 0899-7373 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3799 LINE COUNT: 00284

...ABSTRACT: an inexpensive personal scanner can offer a useful alternative. Other tips include ordering office supplies on - line , and using OCR software to convert a physical document to computer text. ... machines. The solution: Send your messages via e-mail. It may seem a little impersonal compared with a phone call, but the people you're contacting are established clients. They're...

...giving your clients time to answer and you time to make any necessary scheduling adjustments.

Factoring in such variables as phone tag and small talk, we determined that the average time...

...handling clients of his cave diving and underwater adventure business.

Though Richbourg uses GoldMine (GoldMine Software, 800-654-3526; GoldMine's Web site can be found at <http://www.goldminesw.com>) for its address book, he also...reach of my customers."

--Joanne Mitchell

Joanne Mitchell used to manage calls to her medical billing and training business with voice mail, but she was frustrated with the number of messages...Fill out forms electronically rather than by hand.

Forms--they're everywhere. Between the surveys, invoices, fax covers, and order forms, you can spend hours every week just filling in the blanks. But if you have a scanner, you can use software such as Caere's OmniForm (Caere's Web site is <http://www.caere.com>) to complete forms on your PC. Just scan the...

20/3,K/17 (Item 17 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04533309 SUPPLIER NUMBER: 18361006 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Say goodbye to MVS, say hello to OS/390. (IBM operating system) (includes related articles on mainframe/Internet migration and Open Edition MVS) (Product Information)

Simpson, David

Datamation, v42, n9, p44(4)

May 1, 1996

ISSN: 0011-6963

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2339 LINE COUNT: 00184

...ABSTRACT: licensing fees. OS/390 2.0 will include features unavailable in the first edition, including Internet functionality and features for open system connectivity. Numerous IBM software clients are waiting to ensure that third-party integration with OS/390 is smooth before...

... time than from reduced licensing charges. "Customers may (mistakenly) view cost savings as their total bill going down, and in some cases that won't be true. The big savings are...

...systems planning at The Clipper Group, a consulting firm in Wellesley, Mass., advises not just comparing licensing costs of your current setup versus an OS/390 configuration, but also factoring in the resources you're currently spending on upgrading, integrating, and testing MVS components. "One...

20/3,K/18 (Item 18 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04235019 SUPPLIER NUMBER: 16871264 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Working capital: a growing company's guide to raising, managing and protecting cash. (includes related information) (Special Advertising Section)

Inc., v17, n6, p35(5)

May, 1995

ISSN: 0162-8968

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2391 LINE COUNT: 00199

...ABSTRACT: working capital because of the limited amount of resources. Rich investors, selling or borrowing against **receivables**, leasing equipment and keeping inventories low are some of the ways working capital can be...

... perseverance, since few are well known even in the investment community.

When Terrye Clear and Bill Donahue went out looking for \$100,000 for their new construction-equipment business in Pueblo...

...50 and a commitment fee of 0.5% of the preapproved-loan amount.

Leverage Your Bills

The net worth of many small companies is tied up in outstanding customer **bills**. Entrepreneurs can tap into this equity by borrowing against it or selling the **receivables** outright, a process known as **factoring**.

Asset-based lenders essentially make loans against accounts receivable or the value of inventory or...

...to as high as 50%, depending partly on the size and riskiness of the loan. **Factoring** companies, by contrast, actually buy your **receivables** at a discount of 5% to 11.5%, depending on the size of your **invoices** and how long they remain outstanding.

Lease to Win

Leasing lets a company get needed...

...cost of purchasing the computers, including credit-line interest charges and tax depreciation.

Then they **compared** those figures with the cost of leasing the same equipment. "It turned out that leasing...

...Having lots of inventory on hand can enable a company to ship out orders -- and **bills** -- promptly. But let the merchandise sit too long and it ties up badly needed capital...be to minimize days sales outstanding, the average time it takes customers to pay their **bills**. By streamlining administrative procedures, a company can speed up the task of sending out **bills**, thereby generating cash faster. Prompt phone calls to overdue accounts can improve collections considerably, and...

...you take in is your company's to use until it is needed to pay **bills**. Even if that time spread is only hours and days, that can add up to...

...At bottom, that means having the wherewithal to finance growth and the cash to pay **bills** when they come due. By knowing how to acquire, manage and preserve this scarce resource...business information on millions of companies right from your personal computer. Dun's Direct Access" **software** gives you **online** access to D&Bs vast information base so you can download the information you need...

20/3,K/19 (Item 19 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2005 The Gale group. All rts. reserv.

04146121 SUPPLIER NUMBER: 16298292 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Upgrades that pay. (includes related articles on cost-justifying monitor, CPU and memory upgrades, determining return on investment) (tests reveal which upgrades are most useful)

White, Ron

PC-Computing, v7, n11, p196(13)

Nov, 1994

ISSN: 0899-1847

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6229

LINE COUNT: 00465

TEXT:

...2MB of RAM--never mind that Windows runs like a snail When you submit a **purchase order** for a bigger monitor, the comptroller says if he can get by with a 14...

... know we could be 10.4 percent more productive if you'd just sign this **purchase order** ? Here! These numbers prove it!"

Even if the ROI argument isn't compelling, there are...

...We calculated the value of the time saved as the workers completed their tasks and **compared** it to the costs of the upgrades. Because we wanted to emphasize speed and ease...

...generated slower paybacks than less expensive upgrades. Most important, you can't assume anything without **factoring** in the kind of work being done on the computer you're upgrading.

The Big Picture

There's a luxury to bigness--the comfort of an overstuffed chair **compared** to a kitchen stool, the expansiveness of a Lincoln Town Car **compared** to a Ford Pinto, the power of a heavyweight champ **compared** to a flyweight.

But if you're talking about a PC monitor, does bigger mean...the larger monitor and Super VGA card.

The usability testers' comments echoed our numeric results. **Compared** to one administrative assistant's tepid endorsement of the larger monitor, a management tester couldn't...

...believe they're working more efficiently with a larger monitor, illusions don't pay the **bills** . But don't forget, they will gain such benefits as a more comfortable set of...

...and 31 percent with a Pentium. Although the managers' increase in productivity with a 486 **matched** that of administrative assistants at 35 percent, they gained the across-the-board best increase...

...manager's 12-month payback was greater than that of the number cruncher--\$11,514 **compared** to \$10,415. For the administrative assistant, the productivity gain was greater than the number...Surprisingly, using 16MB of RAM for a number cruncher barely made a difference in productivity **compared** to 8MB. Where 8MB provided a 12 percent increase for the number cruncher, 16MB was...points out one of the dilemmas of technology upgrades faced by service businesses. "We only **bill** for our time, so I have to be careful. When we save time, we can..."

...I need Pentiums on every desk."

One advantage of saving time--even for companies that **bill** their time--...the productivity increases determined by our testing for the type of tasks that most closely **match** your own.

ROI Formulas

Time for Upgrade to Pay for Itself:

Time = Cost/(Hours You...so fast you'll likely have earned back the memory before you even pay the **invoice** for it. In addition to saving time, you'll increase worker satisfaction by reducing frustrating...

...department manager, is still trying to cost-justify virtual reality.

Top Buys: How the Upgrades **compare** to each other

Finding Value: Inexpensive enhancements with a high rate of return

through improved...

...memory manager. A high-speed modem can cut the high fees that go along with online computing, and front-end software will make navigating your system easier and faster.

20/3,K/20 (Item 20 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

03459921 SUPPLIER NUMBER: 08719946 (USE FORMAT 7 OR 9 FOR FULL TEXT)
GUI fallout will hamper handicapped. (graphical user interface)
Bell, Jack; Young, Marilyn
Personal Computing, v14, n8, p17(1)
August, 1990
ISSN: 0192-5490 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 5441 LINE COUNT: 00508

... Investor MacPack (\$159 through August) for the Macintosh includes Hayes's Personal Modem 2400plus, Smartcom software, and a Schwab on-line brokerage account.

The service enables Mac users to place buy and sell orders for stocks ...of more than 6 million units.

According to an analysis done by Seikosha, laser output (factoring in the cost of consumables) costs from 3 to 4 cents per page compared with .01 cents per page for dot matrix output. "Especially for internal documents, people have...

...s sales of dot matrix printers doubled in the December 1989 through April 1990 period, compared with 1 year ago.

Inevitably, the market share for dot matrix printers will decline as ...

...research firm, estimates that 3.6 million dot matrix units will be shipped in 1994, compared with 5.2 million in 1989. But, says Peter Bergman, director of printer marketing for...system can transmit the code by phone to the Identifax center, where it will be matched with registration information on file.

To ensure police cooperation, Identifax is sending information to 16 ...

...PCs have revolutionized the way law firms prepare briefs, research legal precedents, and of course, bill clients.

In a survey of its 1,000 subscribers, the Computer Counsel newsletter found that...

...Calendaring	40.2
Word Processing	40.2
Form Generators/Expert Systems	39.1
Time And Billing	27.6
Spreadsheet	26.4
Probate/Estate Planning	20.7
Tax Preparation And Planning	14
...	

...a day. The charge to the user, which will appear on the user's phone bill, is \$2 a minute. The service is available from 8 a.m. to 5 p.m. the U.S., garnered 50.1 percent of their total revenue from sales abroad. That compares with a 48.4 percent share realized in 1988. Domestic sales grew by only 3...been sent to prison for as long as five years and fined \$250,000.

SUPPORT BILL WITHDRAWN IN CALIFORNIA: Under intense lobbying pressure from the California-based high-technology industry, Assemblyman Tom Bane (D-Van Nuys) recently withdrew a bill that would have required hardware and software manufacturers to clearly display their support, service, and...

20/3,K/21 (Item 21 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rts. reserv.

03018115 SUPPLIER NUMBER: 05141612 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Medallion Business Series. (Software Review) (high-end accounting software from Timberline Software) (evaluation)
Gellis, Harold C.
PC Magazine, v6, n15, p226(3)
Sept 15, 1987
DOCUMENT TYPE: evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 9353 LINE COUNT: 00744

... charges, and debit and credit adjustments.

Accounts Payable can handle entering purchases; printing checks and invoices, account status reports; making full, partial, and direct payments; and voiding invoices and checks.

Error handling during data entry is cumbersome. If you discover an error immediately...

...debit and credits from being posted to the general ledger if they are not in balance. But if you select this desirable option and make an error during data entry, the...

...hard copy listing of the transactions to help you discover the error. You must first balance debits and credits, perhaps with a plug figure. If you do not select the Force...

...error but introducing the possibility of posting a group of transactions that are out of balance.

To delete erroneous entries to customer or vendor accounts in the Accounts Receivable and Payable...

...delete each transaction individually.

REPORTING OPTIONS

Medallion's General Ledger produces a standard income statement, balance sheet, and statement of changes in financial position. Screens preconfigured with fields such as column...

...chart of accounts. The setup and edit screens provide for a full year's account balance history, as well as the current-month and year-to-date budget.

You can enter...

...modules. MICA can make journal entries to past and future periods, and the number of line items allowed is adequate. The program asks if the

amount is a debit or a credit...to the Accounts Receivable program is that it allows only one sales distribution for each **invoice**. To get around this limitation, Micro Associates offers a Sales Invoicing module, which also lists...

...only, uses inconsistent phone number formats, and allows the deletion of an account with a **balance** in the General Ledger.

While the MICA Accounting Series is easy to set up, works...

...for each account: current year, prior year, budget, and memo. These records enable you to **compare** actual current- and prior-year monthly with year-to-date information, current-year budget with...

...detail or summary posing to the General Ledger.

The Accounts Receivable module can prepare detailed **invoices** with general ledger distribution by **line item**. It can also extend the price of items on the basis of the number of...

...module does not automatically compute and account for cash discounts, and you cannot print an **invoice** more than once unless you reenter the **invoice** information.

The Accounts Payable module has a good 1099 reporting capability and a check reconciliation feature. General Ledger account designation can be by **line item**, and each line can have a distinct comment that appears in the General Ledger. Both The Accounts Payable and the Accounts Receivable modules come with standard **invoice** - and check-printing formats, but you cannot change them without customization from the company.

CUMBERSOME...capabilities. - Oliver L. Wright

(Most Valuable Partner), a \$495-per-module accounting program from Cascade Software, gives its users a friendly and colorful menu, cursor-sensitive **online** help, search functions, screen swapping, and a slick translate facility.

Applications installation is menu driven...

...enter budgets only for income and expense accounts.

MVP comes with a detail and summary **balance** sheet, income statement, prior-year comparison, and year-to-date budget comparison. General Ledger accounts...

...the standard voucher entry and edit, as well as selection of vouchers for payment by **invoice** number, **invoice** date, or due date. It allows manual entries and lets you void checks. The vendor...

...Vouchers, Paid Vouchers, and a Check Register.

MVP's Accounts Receivable module is called "The **Billing System**." It includes order entry, invoicing, cash applications, deposit reporting, sales analysis, and statement generation. Customers may be set up on an open-item or **balance** -forward basis, and you can define whether a customer is to be charged late fees, given discounts for **early payment**, or be sent a statement. You may set up product IDs to cut sales orders...

...and Accounts Receivable accounts, as well as the Inventory and Cost of Sales accounts.

The **Billing System** also has several output options. You can print **invoices**, statements, and a number of reports including order confirmations, aging schedules, open **invoices**, deposits, sales analysis, and a sales tax summary report.

MVP's documentation is accurate, but...type chosen and its order in the chart of accounts, General Ledger can generate a **balance** sheet and income statement.

set of income statement options (like...
...quickly anytime you request them.

The full-featured Accounts Payable module accepts prepaid and unpaid **invoices**, allows payment by either handwritten or computer-printed checks, and handles automatic generation of recurring...

...provide different analyses. The check reconciliation feature tracks cleared and uncleared checks and checking account **balances**. But the Accounts Payable module lacks a report-writing capability.

Software A La Carte's Accounts Receivable module is an open-item system that permits you to enter **invoices** and then enter transactions later against each **invoice**; to specify payments, credit or debit memos, cash or credit card payments; and to make other adjustments. The program tracks the **invoice** until the **balance** on the **invoice** is zero. It can use various aging categories and methods for printing different **invoice** formats.

Additional modules include Payroll, Bank Reconciliation, Inventory, Order Entry, Sales Analysis, and Mailing List...

CAPTIONS: Screen display: templates using Medallion Business Series. (table); Fact file (**vendor data**, pricing, description - Medallion Business Series). (chart)

20/3,K/22 (Item 22 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2005 The Gale group. All rights reserved.

02659123 SUPPLIER NUMBER: 03710911 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The bottom line on accounting software.

Guttman, Michael K.; Frankel, David
Computers & Electronics, v23, p64(6)
April, 1985

ISSN: 0745-1458 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3024 LINE COUNT: 00243

... accounting modules. The general ledger is used to maintain a chart of accounts and account **balances**, make bookkeeping journal entries, and print financial statements. Some businesses require only a general ledger ...

...do you group your accounts? For example, do your income and expense accounts precede your **balance** sheet accounts? Do you group all your income and expense accounts together or do you...

...consider the type and format of financial statements you require. You probably need to print **balance** sheets and profit and loss statements; but do you need only monthly and annual statements? How about quarterly statements? Do you need statements that **compare** figures for different periods or that **compare** actual versus budgeted amounts? Do you need a column on the profit and loss statement that shows the percentage of total income and expenses attributed to each income and expense **line item**? Do you need more sophisticated analysis, such as a statement of changes in financial condition...out in a timely fashion and also help you identify nonpayment quickly.

Open Item Versus **Balance Forward**. Many **receivables** software systems store each customer's purchases in detail until paid ("open item"), while some just summarize the detail at the end of each month, carrying forward only the total **balance** for the customer ("**balance forward**"). The open item method is more complex, requiring that each payment be credited specifically...

...all customers. Others allow you to make the choice separately for each customer.

Invoicing. All **receivables** systems allow you to print monthly statements to customers, listing charges and credits. Some systems also allow the printing of **invoices** for individual purchases--if you send out many **invoices**, this may save time. If you choose such a system, be sure that it allows you to record handwritten **invoices**, too.

Printing by Zip Code. Another feature that may help you cope with numerous **invoices** and statements is a system's ability to print documents in zip code order so...

...also prints customer mailing labels.

Late Charges. If you impose a late charge on overdue **balances**, you need software that at least allows you to enter such charges as extra debits...

...or the overdue definition.

Discounts. If you allow cash discounts to customers who pay their **bills** promptly, your software should either allow you to calculate discounts yourself and enter them as...

...able to specify the discount rate and to define, in days, the period following initial **billing** during which the customer is eligible for a discount. Most systems that allow discounts use...

...of discounts taken. This latter approach is called the net method. If you use the **net** method you may have difficulty--unless your **software** can be properly modified.

Credit Limits. Do you maintain credit limits for individual customers? If...

...for each customer but allows you to override the limit if you so desire.

Professional **Billing**. If you sell services rather than products, many of the systems on the market will be inadequate, especially if you want the system to print **invoices**. Most systems rigidly insist on structuring **billing** items in terms of quantity sold and price, rather than time spent and rate. In such cases your **invoices** will look embarrassingly inappropriate.

Billing for medical services presents special complications because of the need to handle insurance **billing** and reimbursements. Generic accounting systems do not come close to addressing these problems. If your organization proffers medical services, you'll need specialized **billing** software.

Interface to Other Modules. Accounts receivable functions are often integrated with other functions, notably...

...for instance, record a sale with the computer acting as a smart cash register. A **receipt** is printed, entries are made to accounts receivable (if the purchase is on credit), and inventory is relieved.

Order-entry systems allow sales orders to be entered. They usually print **invoices** and packing slips for items that have been ordered and are in inventory. Some even automatically create **purchase orders** to suppliers of ordered items that are not in inventory, functions that are useful to...

...packages generally interface accounts receivable to the general ledger by posting journal entries that reflect **receivables** activity. Some systems post journal entries to reflect each transaction while others post only summaries...cash (rather than the accrual) accounting method, alert your consultant (if you have one)--most **receivables** -to-general ledger

interfaces assume the accrual method is being used.

Accounts Payable

Keeping a tight handle on your bills can improve your cash flow by letting you take advantage of discounts for early payment and avoid late charges. Accounts payable software allows you to know the exact status of all outstanding invoices, including discount terms and due dates. You pick the invoices you wish to pay, and the computer records your payments.

Check Writing. Many payables systems...

...Cash Flow Management. Some systems can automatically analyze discount and late-charge terms and prioritize invoices for payment. You should be able to override these priorities. Remember, too, that these systems...

...suitable for use in wholesale and manufacturing businesses. If your inventory system is not precisely matched to your method of doing business, you may soon wish you had never automated.

Retail...

...to maintain back orders and define reorder points for each item. Some systems automatically create purchase orders for back-ordered items.

Some retail businesses need to track every item in their stores...

20/3,K/23 (Item 1 from file: 570)

DIALOG(R) File 570:Gale Group MARS(R)

(c) 2005 The Gale Group. All rts. reserv.

01979926 Supplier Number: 66025060 (USE FORMAT 7 FOR FULLTEXT)

Banks Move Slowly Toward Electronic Billing : First Union works with eCredit.com, but few others focus on encouraging online financial settlements.

Quinn, Lawrence Richter

American Banker, v165, n196, p16A

Oct 12, 2000

ISSN: 0002-7561

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2433

Banks Move Slowly Toward Electronic Billing : First Union works with eCredit.com, but few others focus on encouraging online financial settlements.

... competitors may find ways to cut costs internally as they refocus paper-intensive lending and payment systems on the electronic marketplace.

"Overall B-to-B market growth will be exponential just because there's nothing...

...rethink some of the most paper-intensive payment products and services now available - those involving factoring (yes, factoring is a bank product), letters of credit, and foreign exchange.

Why? Nonbanking competitors such as...also like interest-free online "float" periods that mirror those available offline. Finally, they want bill presentment and approval tied electronically to a company's accounts receivable and accounting systems. Few...

...purchases something, the customer can go anywhere from 45 to 90 days without paying the bill, and that doesn't really exist in the Internet world," Ms. Alexander said.

"Today in...

...the product is shipped, and treasurers are saying, 'We don't want to lose that 'bill me' functionality,' the trade credit they've enjoyed."

In terms of encouraging online settlements, Ms. Achorn said, **billing** electronically, and tying into corporate accounting systems is more important than offering a broad array...

...exists between the procurement cycle and actual settlement," she said. "You need to get the **invoice** and the accounts receivable all tied together."

Others agree. "How banks interface with SAP, the...us, they'll see information about what voices are outstanding at a particular company, what **invoices** have been paid, which ones are in progress - in short, information that hasn't been...

...credit," he said. "In essence the seller is putting this on his or her own **balance** sheet and assuming all the risks. Banks may be able to capture some of this, because corporations would love to get these transactions off of their **balance** sheets."

The key question, he said, is whether banks will lend money at the same...

...it's not clear that the banks will want that business or be able to **match** the pricing."

For the moment, Mr. Srinivasan said, it is sufficient that banks are studying...

20/3,K/24 (Item 2 from file: 570)
DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01896378 Supplier Number: 61873102 (USE FORMAT 7 FOR FULLTEXT)

The IRS Tries To Be Card-Friendly. (Brief Article)

Credit Card Management, v13, n1, p8

April, 2000

ISSN: 0896-9329

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 896

... the service. Also, users of Mountain View, Calif.-based Intuit Inc.'s Turbotax tax-preparation **software** can file and pay taxes **electronically** with a Discover card. Filers pay a similar fee in that program.

In March, the...

...fee, those who use their cards will also see interest accrue on their unpaid tax **bill** from the day they charge, unless they pay the **bill** in full at the end of the month.

Big Charges

IRS statistics seem to indicate that the most avid users of the card programs are those with large tax **balances**. The average charge on a credit card was \$3,448 for 1998, and Barr notes...

...card payments had been made in 2000 with a total value of \$4.88 million, **compared** to 1,236 payments worth \$1.13 million at the same time last year. Barr...

...for OPC says that "historically, we know from the test program that most of the **balance** -due payments ended up coming in the last seven days before tax day."

The spokesperson speculates that those who have made **early payments** may have done so in order to obtain airline miles or other benefits from their...

...Discover Financial Services Inc. plan to include promotional materials for the IRS programs in upcoming **billing** statements. As a result of the increased publicity, Barr predicts that the IRS "could end...

...couple of hundred thousand" card payments this year.

Still, that number is infinitesimally small when **compared** to the estimated 37.5 million tax returns on which filers will owe a **balance** this season. It seems that most Americans aren't yet willing to pay the price...

20/3,K/25 (Item 3 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01838215 Supplier Number: 58628780 (USE FORMAT 7 FOR FULLTEXT)
NADA convention exhibitors for 2000 (cont).
Automotive News, v74, n5857, p60i
Jan 17, 2000
ISSN: 0005-1551
Language: English Record Type: Fulltext
Document Type: Tabloid; Trade
Word Count: 1711

... Keyless entry and security products and programs for CSI and customer retention. billduffy@worldnet.att. net Omnia Group Inc. Booth 2738 Tampa, Fla. Employee selection **software** . bbauer@omniagroup.com On-Course Marketing LLC Booth 2455 Alpharetta, Ga. Golf premium for promotional...

...Fort Myers, Fla. LeaseScan is a PC-based program updated daily by modem to compute, **compare** , display and print lenders' payments and programs. nick@leasescan.com Personnel Survey & Research Group Booth...

...deltanet.com Profit Monster Data Systems LLC Booth 361 Merrit Island, Fla. Profit Monster PC **software** . nhuhta@digital. net Profitware USA Inc. Booth 917 South Plainfield, N.J. Virtual F&I Manager presents F...

...best.com RC Evans Software & Training Booth 481 San Juan Capistrano, Calif. Business development center **software** . robertevans@ net -star. net Red Kap Image Apparel Booth 2662 Nashville, Tenn. Dealership image programs for Chrysler, Ford, General Motors, Toyota, Lexus, Nissan, Audi, Volkswagen, Porsche and Infiniti. Regions Interstate **Billing** Service Inc. Booth 2643 Decatur, Ala. **Purchases accounts receivables** from auto dealers from their parts and service **invoices** on a non-recourse basis. regionsibs@regionsibs.com Relaxor/JB Research Inc. Booth 3271 Massage...air and hot water. mason@shennmfg.com Showroom Solutions Booth 509 Arlington, Texas Business development **software** . mtraner@airmail. net Shure Manufacturing Corp. Booth 1749 Washington, Mo. Provides workbenches, carts, desks and furniture. sales@shureusa...

20/3,K/26 (Item 4 from file: 570)

DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01794302 Supplier Number: 55669792 (USE FORMAT 7 FOR FULLTEXT)
Where Would You Like that ATM?
Wilson, Caroline
America's Community Banker, v8, n8, p18
August, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2463

... ATM on site can increase sales. Studies show that in-store ATMs which dispense \$20 bills can increase store sales by over 8 percent; in-store ATM's which dispense \$10 bills can boost sales by more than 15 percent.

Most retailers like to have an ATM...

...to hire a consultant to help it figure out exactly where to put its ATMs, factoring in financial, geographic, market and demographic data as well as surveys of customer behavior.

Dave...sites that will be profitable and support the checking account. We use a model that compares income with expenses.

ACB: What locations have you chosen?

HP: We have some in workplaces...

...any other data terminal, the ATM has to connect to, and communicate through, a host processor. The host processor is analogous to an Internet Service Provider in that it is the gateway through which all the various ATM networks...

...that the cardholder can tell the bank what kind of transaction is required (cash withdrawal, balance inquiry, etc.) and for what amount. Also the bank requires the cardholder's personal identification ...color LCD. In addition to the speaker and the display screen, an ATM has a receipt printer to provide the cardholder with a receipt of the transaction, and the fourth output device which is actually the heart of an ...

...that contains the cash.

The cash dispensing mechanism has an electric eye that counts each bill as it exits the dispenser mechanism. The bill count and all the information pertaining to a particular transaction is recorded in a journal ...

...host processor's responsibility to resolve the dispute.

Besides the electric eye that counts each bill, the cash dispensing mechanism also has a sensor that evaluates the thickness of each bill. If two bills were stuck together, instead of being dispensed to the cardholder, they would be diverted to a reject bin. The same thing would be true for a bill that was excessively worn, or torn, or folded. The suspect bill would be diverted to the reject bin.

Provided by Jim Bowen of International Merchant Services...

...of the dispensed cash staying at the club. Retail location ATM machines that dispense \$20 bills increase store sales by over 8 percent.

Provided by the ATM Connection, www.atmd.com...

DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01721766 Supplier Number: 53617359 (USE FORMAT 7 FOR FULLTEXT)
High-tech systems look to head off restaurant shrinkage.
Rubinstein, Ed
Nation's Restaurant News, v33, n2, p3(1)
Jan 11, 1999
ISSN: 0028-0518
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1468

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...ve generated, and the greenbacks in the cash drawers might jive perfectly with the paper **receipts** . Yet, while some operators may not know it, and if they do, are not apt...

... like satellites, analog, cellular and ISDN phone lines, T1 connections, LAN/WAN networks and the **Internet** . Also, VisionTech's proprietary **software** sports a multiplexing feature that allows users to preprogram and view up to eight camera...

...detects and stores predetermined exceptions like refunds and voids and then overlays the associated register **receipts** onto the video monitors.

A standard POS/EM system consists of a 486 PC with...franchisee based in Springfield, Mo. "We extend our centralized systems to identify potential problems."

By **examining** the real-time transaction logs for any one of its 57 restaurants at headquarters, Twitty...

...said they stole an average of \$165.00, up 105 percent from the previous year.

Factoring in an 80/20 rule in which 80 percent of a chain restaurant's employees...

...store comes in under a predetermined shrink number, usually as a percentage of revenues, the **balance** is given back to employees in the form of cash bonuses.

20/3,K/28 (Item 6 from file: 570)
DIALOG(R) File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01710131 Supplier Number: 53450121 (USE FORMAT 7 FOR FULLTEXT)
Who has the hook-up?(banks' use of Web sites to reach customers)
Gore, Jennifer Porter
Bank Marketing, v30, n11, p24(6)
Nov, 1998
ISSN: 0888-3149
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 3007

... the ability to actually conduct transactions over the Web, such as account lookup and automatic **bill** payment. Roughly 220 of the banks noted in the FDIC survey have such transactional websites...

...Digital found the Fleet National Bank website received the most user

hits during the period examined . This means the bank beat popular banks like Wells Fargo and Citibank - two banks known...

...draw as many hits through HotBot.

"There's a combination of things that probably are factoring into sites that are getting the most traffic or the most queries," said deVries. "It...

...on top. What's winning in the real world doesn't always win on the Web."

Remember, search engines (HotBot in this case) are monitoring how many times people access the site and enter...

...of popularity and interest," devices noted.

Fleet had just added account look-up, account transfer, bill payment and securities trading through a subsidiary to its website on July 31. Prior to...Five Cents Savings Bank, Salem Mass., was the only New England bank offering Web-based bill payment, according to Gomez Advisors, Inc., Concord, Mass.

Gomez Advisors publishes a quarterly report on...

...and cons of various websites. Banks evaluated must offer account look-up, account transfer and bill payment, using a Web browser and e-mail, to be included in the report. The...

...consumer types: borrowers, consolidators, Internet transactors, and savers.

Internet transactors want to manage all credit, bill -payment and account transfer transactions through the Internet. They benefit from the low fees banks...

...site used Java extensively and had 128-bit encryption, which made downloading and using the software rather cumbersome. Also, the minimally required browser was Microsoft's Internet Explorer 4.0, which meant the 75 percent of consumers using Netscape browsers and earlier...

...FTB Online is Canopy, from Home Account Network of Charleston, S.C. First Tennessee's online banking software is now usable with Netscape and all releases of Explorer. Consumers did have confidence in...

...s site and the bank's customers could very well have acquired the resources to match the technical requirements, but the bank overshot what the average consumer wanted.

Time to concentrate...

...its list. For example, as of the second quarter, NationsBank didn't offer Web-based bill payment and Chase Manhattan didn't offer any account transaction services.

Banks like Wells Fargo...N.A.

Ranking top 50 most hit bank websites (from August 1 to August 28).

Web Directory vs. Search Engine

Web directories (services like Magellan and Yahoo!) have staff members who physically surf what they consider...

...conducting general searches can then drill into the directory. (For example, banking/financial services to online services to online trading companies.)

A search engine uses a piece of software to continuously search the Web . It categorizes and indexes all words on a web page and the site is put...

20/3,K/29 (Item 7 from file: 570)
DIALOG(R)File 570:Gale Group MARS(R)
(c) 2005 The Gale Group. All rts. reserv.

01707025 Supplier Number: 53383241 (USE FORMAT 7 FOR FULLTEXT)
MSFDC Wants To Rake In the Online Bills .
Credit Card Management, v10, n12, p9(1)
March, 1998
ISSN: 0896-9329
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 873

(USE FORMAT 7 FOR FULLTEXT)
MSFDC Wants To Rake In the Online Bills .
TEXT:

...personal computers, is beginning to attract bank partners for MSFDC, the new Internet-based electronic bill -paying service it has formed with the king of credit card processing, First Data Corp.

"Internet-based bill presentment and payment will represent a significant new level of service for our customers--both...

...Manhattan Corp., GE Capital and Advanta Corp.

But First Data isn't the only card processor broadening its reach into Internet bill payments. Rival Total System Services Inc. has struck up an online payment agreement with CheckFree...

...draw retail and commercial banking customers to their World Wide Web sites for paying routine bills and then enticing them with other Web-based offerings, such as credit cards. It is a variation of online billing services already offered on the World Wide Web by CheckFree and Cybercash Inc.

It works...

...bank's World Wide Web site, where they can click on a presentation of their bill and then click again to have their funds transferred from their bank account to their...

...a way to stay on the cutting edge of customer service while also saving on bill -processing costs. "This will enable us to continue serving our customers with a highly valuable...

...are some key differences between the online services. Each has a different method of presenting billing information and handling transactions. CheckFree, a veteran in electronic bill paying, has developed a reputation for having expertise in customer service. But unlike MSFDC, which stores all billing data on its main server at its Denver headquarters, CheckFree maintains only summary billing data on its server, which is linked to the billers' computers. CheckFree contends its system...

...control over the data.

But Warren T. Dent, Microsoft's manager of electronic commerce and billing initiatives, says that MSFDC's policy of keeping all data on its own server enables it to guarantee faster billing presentment and payment services. To the user, the difference in the data storage systems is...

...day that a payment will be debited."

Consumers will also be able to view their bills at any time, pay through financial-planning software like Intuit's Quicken, and, if they're attached to home-banking software, confirm payments. "For the first time, presentment and payment are joined at the hip," Marks says...

...to customer banks, there are several other ways of saving.

"Per round trip (mailing a bill and processing a payment), the savings will run from about one-third to 60% or...

...and postage, depending on volume," Reed says. The cost of billers to deliver a paper bill ranges between 50 cents and \$1, a cost that rises to about \$3 per bill when factoring in the cost of payment processing and customer service, according to Pawan Rewari, vice president...

...In Time Solutions, a San Francisco-based firm that develops Web-based systems for electronic billing.

PRODUCT NAMES: *3573064 (Electronic Funds Transfer Systems); 4811520 (Online Services); 6020000 (Commercial Banks); 7372000 (Computer Software)

NAICS CODES: 334111 (Electronic Computer Manufacturing); 514191 (Online Information Services); 52211 (Commercial Banking); 51121 (Software Publishers)

20/3,K/30 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

1085812 00-56416

Crestmark gets bigger on biz loans; profit elusive

Roush, Matt

Crains Detroit Business (Detroit, MI, US), V15 N28 p10

PUBL DATE: 990712

WORD COUNT: 882

DATELINE: Troy, MI, US, North Central

TEXT:

...Crestmark provides is business loans most secured by hard assets such as factory equipment - and factoring, the purchase of a business's accounts receivable at a discount. Its only source of...

...funding because Crestmark doesn't compete with other banks by offering other services, Tull said.

Factoring is Crestmark's heritage. The bank grew out of a Troy factoring company called Triad Financial Corp.

Factors buy a business's accounts receivable at a discount...
...on how quickly their receivable customers pay. The payback on that last 15 percent of receivables carries a steep price effectively a sky-high interest rate. But factoring is used often as a means of quick cash flow for companies that can't...

...of our customers have been municipalities whose payment terms may exceed 30 days, and the factoring concept has allowed us to fill in those gaps in cash flow," Hardy said.

Rebecca...

...t come to a lending decision on are really the businesses that they want for **factoring** ."

Jim Clemens, Michigan vice president of the Baltimore-based factor and asset-based lender Reservoir Capital Corp., said Detroit has seen a lot of new **factoring** competition in recent years. Companies such as Greenfield Financial Corp. in Troy and Northbrook, Ill...

...of electronic services to gather deposits and using the Internet to win loan, lease and **factoring** customers.

Crestmark's - Web site, www.crestmark.com, contains **factoring** cost calculators for potential customers as well as online loan applications.

Three of Crestmark's...

...has purchased banner ads that pop up on www.yahoo.com whenever anyone searches the Web 's No. 1 search engine for the word " **factoring** .

"One hears a lot nowadays about banks using the Internet to carve out a means...

...Comptroller of the Currency, available on the Internet, Crestmark lost \$1.1 million last year, compared with a loss of \$757,000 in 1997.

Tull said the losses are due to...

20/3;K/31 (Item 2 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

0719327 96-77802

'96 megatrends are reshaping N.H. economy

Sanders, Bob

New Hampshire Business Review (Manchester, NH, US), V18 N14 p1

PUBL DATE: 960705

WORD COUNT: 4,468

DATELINE: NH, US, New England

TEXT:

...its ultimate conclusion. The larger banks, like Fleet and BayBank, allow consumers to pay their **bills** on the laptop in their kitchen without ever having to sign their name to a...

...companies are running cable companies. Cable companies are seeing if they can get into the **Internet** through your television cable. A company, like White Pine **Software** , in Nashua, is marketing CU-SeeMe, which would allow video phone conversations through the Internet...alternative sources of funding that can be used to increase their cash flow.

"Equipment financing, **factoring** and **purchase order** funding are several of the methods now available to business to increase cash flow. Although...located? Where is the sale actually made? For example, California imposes a sales tax on **software** that is physically received, but not **software** received **electronically** .

"Tax applicability relative to licensed **software** has also been an issue. New Jersey has proposed applying income tax to software licensed...

...Advantage.' New Hampshire has no state sales or income tax that can be imposed on **electronic services, electronic sales or software licenses**. In addition to the other business advantages of having no sales or income tax...

...applicable tax on the information highway. Our effective 5.5 percent rate is mid-range **compared** to other states and does not seem to be a disincentive to new businesses entering...

...for businesses that rely heavily on telecommunications to locate to New Hampshire, including those supplying **electronic commerce services** and the hundreds of businesses and individuals developing **software** here in New Hampshire.

"It would be a mistake for New Hampshire's new governor...

20/3,K/32 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0009554311 BOIGAALACJFT
SURVEY - FINANCIAL TIMES INFORMATION TECHNOLOGY: ELECTRONIC COMMERCE AND FINANCIAL SERVICES: Banks face a threat from online start-ups
NUALA MORAN
Financial Times, Surveys ED, P 4
Wednesday, July 1, 1998
DOCUMENT TYPE: Surveys; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,148

...you are looking for a mortgage by traditional means, you might have the energy to **compare** five or six products. But over the Internet it is possible to **compare** 200. "The problem for financial institutions is that if they are not in the top...

...of e-commerce. They have used traditional electronic data interchange (EDI) to exchange orders and **invoices** with their suppliers over managed networks.

Although this includes sending instructions to pay suppliers electronically ...
...commerce manager at Barclays Bank, argues that the need for payments in business-to-business **e - commerce** means that the banks' **settlement systems** be at the centre of **e - commerce** networks.

Whereas in the past the cost of using value-added networks limited their use small businesses is provided by the **factoring** company Alex Lawrie, a subsidiary of the Lloyds TSB Group. Factors provide a service for small businesses whereby they advance working capital secured against the value of **invoices** awaiting payment.

Andrew Hutton, management services director, says that two years ago there was a...

...Internet, cutting costs by 50 per cent.

Now, when a small company sends out a **bill**, it sends Alex Lowrie a copy via the Internet, and can get 24-hour access...

20/3,K/33 (Item 2 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2005 Financial Times Ltd. All rts. reserv.

0006015262 BOBDDBOAAEFT

Survey of Factoring (4): Double-edged electronics - Computers are used
widely - but with considerable caution

CHARLES BATCHELOR

Financial Times, P 29

Thursday, April 4, 1991

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,013

Survey of Factoring (4): Double-edged electronics - Computers are used
widely - but with considerable caution

TEXT:

THE factoring industry is ideally suited to the use of computerised systems. The factors handle hundreds or thousands of their clients' invoices daily and need to match transactions done against the credit limits they have set.

Computers are in widespread use, for...

...other non-EDI systems such as International Factor's Factel already allow the inputting of invoices and other documents. The cost and time savings provided by EDI are not inconsiderable but at present the factoring industry appears to regard EDI as an entry ticket to the electronic networks which are...

...to develop between larger companies and their suppliers rather than a major advance in purely factoring terms.

If large corporations start demanding that their suppliers provide invoices in electronic form then the factors need to be able to plug into these networks...

...can establish what cheques have been paid into their account by customers, the 10 largest invoices which have been disputed by customers and which customers, if any, are approaching the limits...

...of particular value when handling international transactions. Factors Chain International, one of the large international factoring networks, uses a communications system based on a mainframe computer and satellites operated by General...

...Company (GEISCO). This system, known as FACT, allows factors to transmit standard documents such as invoices, credit notes and payment advices electronically and provides an automatic update of individual factors' accounting...

...the FACT system is what is called a 'netting facility' which allows participants to set receipts and payments due against each other in a single currency. By reducing the amounts of...

...own in-house teams of software writers and programmers and have designed their own customised factoring systems. But many of the smaller companies use software designed by Hill Price Davison, a...

...system to a factor in the early 1980s and subsequently went on to write a factoring package which is in use with 10 UK factors and another 10

overseas. **Factoring** packages now account for more than half the company's Pounds 2m turnover.

One important development in the **factoring software** field is an increase in demand for **on - line** services, says Mr Tony Davison, managing director. Some factors at present require their clients to...
...quickest way to get an answer.

Even those factors which allow their clients to input **invoices** and credit notes through a computer remain cautious of the dangers of fast-moving electronic systems. All insist that paper **invoices** are sent to back up the electronic messages. 'The main issue is one of the admissibility of an electronic **invoice** in court,' says the technology manager of one of the factors. 'A judge might ask where was the signature or the company logo to back up the electronic **invoice**.'

But the exact status of an electronic **invoice** is unclear. The Article Number Association (UK), which provides advice on bar coding and related issues, says there is no difficulty in providing unique code numbers to **invoices** which would indicate who they come from and to whom they have been assigned. The...

...to his clients still seems some way off. 'Before we can allow the dispatch of **invoices** and credit notes to lead to the automatic transfer of funds to our clients our...

...controls have to be very robust,' says one technology manager. 'The prospect of accepting fraudulent **invoices** and making an electronic payment all on the same day is our nightmare scenario.'

If...

...for further considerable cost savings and improvements in the quality of service offered by the **factoring** industry. 'At present we are only scratching the surface,' says Mr Davison.

20/3,K/34 (Item 1 from file: 640)
DIALOG(R)File 640:San Francisco Chronicle
(c) 2005 Chronicle Publ. Co. All rts. reserv.

07353009

FAREWELL TO EASY STREET WITH TODAY'S TAXES AND INFLATION, MANY FIND THAT
WHAT SOUNDS LIKE WEALTH -- AN INCOME OF \$100,000 A YEAR -- JUST ISN'T
ENOUGH TO MAKE ENDS MEET

San Francisco Chronicle (SF) - SUNDAY, December 19, 1993

By: ILYCE GLINK, Worth magazine

Edition: SUNDAY Section: TW Page: 5/Z1

Word Count: 3,491

... into things that have always been earmarked for emergencies to pay the grocery and Visa **bills**.' When she describes their life, it doesn't sound extravagant. With a newborn son, the...

... all of the talk about the go-go 1980s. According to a survey conducted by **Payment Systems Inc.**, the average **net** worth of households with annual incomes between \$100,000 and \$200,000 declined 58 percent between 1983 and 1992, adjusted for inflation. **Factoring** out real estate values doesn't significantly alter the amount of the erosion. So it...far in Manhattan, Kansas. Manhattan, New York, is another story. If there are no

medical bills to pay, no alimony checks to sign and no sick relatives to take care of...

... a year who are truly a paycheck away from disaster. When you hear the credit balances, it will make your hair curl. One gentleman has a debt load of \$183,000...by," says Nobel Prize-winning economist Gary S. Becker. "They are just meeting their monthly bills and mortgage payments. . . . Their complaints aren't just whining. They are real . . . even though others...

... 50,000 each would have paid \$3,175.34 in Social Security taxes. Today, their bill would be \$7,650, a 240 percent increase.

A two-income couple also may need...

... cars, instead of one. If the couple have children, they'll need to foot the bill for day care. With two jobs, they also buy more business clothes and are more...

... 7 percentage point rise is \$7,000 spent for no gain. The average total tax bill -- federal, state and local -- for a two-earner family with two children and a total...trying to get ready to sell. We thought we'd be able to meet the bills and be comfortable and take a vacation once a year, and we can't do...

... 000 a year working in the computer industry, it isn't enough to pay their bills. Recently, they found a way to save \$92 a month: They canceled their 8-year...

20/3,K/35 (Item 2 from file: 640)

DIALOG(R) File 640:San Francisco Chronicle

(c) 2005 Chronicle Publ. Co. All rts. reserv.

05531721

DIGITAL SOUND TECHNOLOGY MAKES ITS MOVIE DEBUT

SAN FRANCISCO CHRONICLE (SF) - THURSDAY June 28, 1990

By: Don Clark

Edition: FINAL Section: BUSINESS Page: C3

Word Count: 1,002

...used for years to enhance sound at theaters and recording studios and in home stereos.

Bill Jasper, Dolby's president, believes that few listeners will be able to tell the difference...

... sound stripe on conventional 70-millimeter films takes several days to reproduce on film stock -- compared with just hours needed to make prints using the digital system -- and can wear out...

...last week said that they accomplished a feat that has eluded researchers for 300 years -- factoring a 155-digit number of the sort used to produce top-secret government codes and protect electronic funds transfers.

Factoring a number involves figuring out the prime numbers which, when multiplied, produce the 155-digit...

... computer whizzes, yesterday denied that its method is now less secure. RSA contends that by factoring a special number, called the ninth Fermat, the scientists solved a much less difficult problem...

... More fallout from IBM's new home computer, the PS/1, introduced this

week:

-- Sierra On - line , a software maker known for adventure games such as King's Quest, has seen its stock reach...

20/3,K/36 (Item 1 from file: 713)
DIALOG(R)File 713:Atlanta J/Const.
(c) 2005 Atlanta Newspapers. All rts. reserv.

09288070

EARNINGS REPORT SYNOVUS' NET INCOME UP 13.4% IN QUARTER

Atlanta Constitution JOURNAL (AC JOURNAL) - Wednesday, October 15, 1997

By: Rob Chambers STAFF WRITER

Section: BUSINESS Page: C/(CONSTITUTION): 04

Word Count: 1,571

... line with the mean of analysts' expectations, according to Zacks Investment Research.

"The quarter basically validated the fact that Synovus is generating internal earnings growth well in excess of its peers...

...said John A. Pandtler of Robinson-Humphrey.

Synovus Financial owns 80.7 percent of card processor Total System Services. For the nine months, net income was \$118.2 million, vs. \$100.7 million a year ago, up 17.4...

... and Sprint's share of the international Global One venture totaled 44 cents a share, compared with 12 cents a year ago.

Texas Instruments The Dallas-based company's semiconductor business...

...handily beating a Wall Street consensus estimate of \$1.14 a share.

Chief Financial Officer Bill Aylesworth told Dow Jones News Service he sees the chip industry continuing a "moderate recovery..."

CAPTION:

...Parentheses indicates loss.

1 Includes loss of \$2.6 million, or 3 cents/share, for early payment of debt. Tuesday close: \$4.37 1/2, down 43 3/4 cents Springs Industries...



Research
Databases

Sign In to My EBSCOhost

Basic
Search
Keyword

Advanced
Search
Publications

Choose
Databases
Indexes

New Search | View Folder | Preferences | Help

US PATENT AND TRADEMARK OFFICE

Internet and Personal Computing Abstracts for *online And factoring*

Add this search to folder |

Searched: [Display link to this search](#)

[Database Help](#)

Find:	<input type="text" value="online"/>	in	<input type="text" value="Default Fields"/>	<input type="button" value="Search"/>	<input type="button" value="Clear"/>
and	<input type="text" value="factoring"/>	in	<input type="text" value="Default Fields"/>		
and	<input type="text"/>	in	<input type="text" value="Default Fields"/>		

[Search Tips](#)

Folder is empty.

To store items added to the folder for a future session, [Sign In to My EBSCOhost](#)

Refine Search	Search History / Alerts	Results	
1 - 3 of 3 Pages: 1		Sort by : <input type="text" value="Date"/>	Add (1-3)
1.	Dear CIO... By: Silberstein, Steve. Wall Street & Technology, Jan2005, Vol. 23 Issue 1, p18, 1/2p; (AN 15524237)		Add
2.	Virtual agents to answer online queries ... Nissan's two-phase rollout should reduce costs and make call-center reps' jobs easier. By: Maselli, Jennifer. Information Week, April 16, 2001 Issue 833, p75, 1p; (AN IPCA0630858) Linked Full Text		Add
3.	E-tail survivors stand to thrive. By: Callahan, Sean. B to B, 07/03/2000, Vol. 85 Issue 9, p6, 1/3p; (AN 3467453) Linked Full Text		Add
1 - 3 of 3 Pages: 1			Add (1-3)

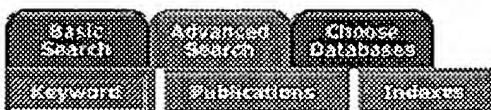
[Top of Page](#)

© 2005 EBSCO Publishing. [Privacy Policy](#) - [Terms of Use](#)



Research
Databases

Sign In to My EBSCOhost



New Search | View Folder | Preferences | Help

US PATENT AND TRADEMARK OFFICE

Internet and Personal Computing Abstracts for *factoring And software*

Add this search to folder |

Searched: Display link to this search

[Database Help](#)





Find:	<input type="text" value="factoring"/>	in	<input type="text" value="Default Fields"/>	<input type="button" value="Search"/>	<input type="button" value="Clear"/>
and	<input type="text" value="software"/>	in	<input type="text" value="Default Fields"/>		
and	<input type="text"/>	in	<input type="text" value="Default Fields"/>		

[Search Tips](#)

Folder is empty.

To store items added to the folder for a future session, [Sign In to My EBSCOhost](#)

Refine Search		Search History / Alerts		Results		To store items added to the folder for a future session, Sign in to MEBSCOhost		
1 - 10 of 19 Pages: 1 2 Next						Sort by : <input type="text" value="Date"/>		Add (1-10)
<div>1. If only they knew then what we all know now. By: Bednarz, Ann; Mears, Jennifer. Network World, 1/31/2005, Vol. 22 Issue 4, p1, 2p; (AN 15873964)</div>								
<div> Linked Full Text</div>								
<div>2. Factoring for Eclipse. By: Kestler, Marcus. Dr. Dobb's Journal: Software Tools for the Professional Programmer, Nov2004, Vol. 29 Issue 11, p78, 5p, 3 diagrams; (AN 14735817)</div>								
<div> Add</div>								
<div>3. WICKED CODE. By: Prosis, Jeff. MSDN, Aug2004, Vol. 19 Issue 8, p117, 4p, 1 chart, 1 diagram; (AN 13883693)</div>								
<div> Add</div>								
<div>4. On deck: Net control options. By: Carson, Caron. eWeek, 5/17/2004, Vol. 21 Issue 20, p23, 1p; (AN 13520372)</div>								
<div> Linked Full Text</div>								
<div>5. Nested Functions. By: Bright, Walter. C/C++ Users Journal, May2004, Vol. 22 Issue 5, p36, 4p, 11 charts, 1c; (AN 12872019)</div>								
<div> Add</div>								
<div>6. Phone Bargain Packs Competent Camera. By: Moore, John Frederick. Computer Shopper, May2004, Vol. 24 Issue 5, p64, 1/3p, 1c; (AN 12943395)</div>								
<div> Add</div>								
<div>7. Factoring apps into routing. By: Carlson, Caron. eWeek, 4/5/2004, Vol. 21 Issue 14, p21, 1p; (AN 12913092)</div>								
<div> Linked Full Text</div>								
<div>8. Photo printers. By: Eke, James. Australian Personal Computer, Apr2004, Vol. 24 Issue 4, p56, 1/2p; (AN 12867904)</div>								
<div> Add</div>								

<p>9. <u>Revenue optimization software</u>. By: Songini, Marc L. Computerworld, March 31, 2003, Vol. 37 Issue 13, p37, 1p; (AN IPCA0686486)  Linked Full Text</p>	 Add
<p>10. <u>Factoring Reusable Business Components</u>. By: Neill, Colin J.; Gill, Bharminder. IT Professional, Jan/Feb2003, Vol. 5 Issue 1, p33, 6p, 3 charts, 2 diagrams; (AN 10075031)</p>	 Add
<p>1 - 10 of 19 Pages: 1 2 Next</p>	 Add (1-10)

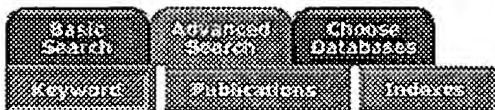
[Top of Page](#)

© 2005 EBSCO Publishing. [Privacy Policy](#) - [Terms of Use](#)



Research
Databases

Sign In to My EBSCOhost



New Search | View Folder | Preferences | Help

US PATENT AND TRADEMARK OFFICE

Internet and Personal Computing Abstracts for *factoring And software*

Add this search to folder |

Searched: Display link to this search

[Database Help](#)




Find:	<input type="text" value="factoring"/>	in	<input type="text" value="Default Fields"/>	<input type="button" value="Search"/>	<input type="button" value="Clear"/>
and	<input type="text" value="software"/>	in	<input type="text" value="Default Fields"/>		
and	<input type="text"/>	in	<input type="text" value="Default Fields"/>		

[Search Tips](#)

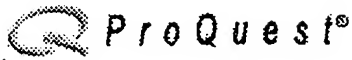
Folder is empty.

To store items added to the folder for a future session, [Sign In to My EBSCOhost](#)

Refine Search	Search History / Alerts	Results		
11 - 19 of 19 Pages: Previous 1 2		Sort by : <input type="text" value="Date"/>	Add (11-19)	
11. In search of storage ROI, part 2 -- What matters most in storage TCO. By: Vellante, David. Storage Management Solutions, October 1, 2002, Vol. 7 Issue 4, p20, 3p; (AN IPCA0676194)			Add	
12. Re-factoring isn't a cure-all. By: Coffee, Peter. eWeek, 4/15/2002, Vol. 19 Issue 15, p49, 1/2p; (AN 6530792)		Linked Full Text	Add	
13. Virtual agents to answer online queries -- Nissan's two-phase rollout should reduce costs and make call-center reps' jobs easier. By: Maselli, Jennifer. Information Week, April 16, 2001 Issue 833, p75, 1p; (AN IPCA0630858)		Linked Full Text	Add	
14. Do more, spend less -- Integrated solutions help a wholesale finance company, a leasing giant and an entrepreneurial factoring firm improve service... By: Haverson, Debra. Imaging & Document Solutions, February 1, 2000, Vol. 9 Issue 2, p37, 5p; (AN IPCA0599285)			Add	
15. In search of elegance -- The search for the only True Path to increased programmer productivity and software quality ends with elegant design. This... By: Fisher, Jeff; Gipson, Dale. Computer Language, November 1, 1992, Vol. 9 Issue 11, p36, 6; (AN IPCA0331576)			Add	
16. StarClass provides a solid class foundation. By: Duchesneau, Dave. Data Based Advisor, November 1, 1992, Vol. 10 Issue 11, p30, 3p; (AN IPCA0331551)			Add	
17. Factoring in the future -- Tomorrow's plants will need far better CIM solutions than the MRPII programs today. By: Caldwell, Bruce. InformationWeek, December 23, 1991 Issue 352, p29, 2p; (AN IPCA0233070)			Add	

18. <u>Maple 4.2.1 -- Reviews in brief</u> . By: Crabb, Don. MacWeek, August 7, 1990, Vol. 4 Issue 27, p104, 1p; (AN IPCA0122081)	 Add
19. <u>Mechanizing mathematics</u> . By: Skiena, Steven S. UNIX Review, December 1, 1989, Vol. 7 Issue 12, p66, 5p; (AN IPCA0034393)	 Add
11 - 19 of 19 Pages: <u>Previous</u> 1 2	 Add (11-19)

[Top of Page](#)© 2005 EBSCO Publishing. [Privacy Policy](#) - [Terms of Use](#)

[« Back to Document View](#)

Databases selected: Multiple databases...

[What's new](#)Crain's Detroit Business**Startup hopes to help speed payments to vendors***Laura Bailey. Crain's Detroit Business. Detroit: Oct 20, 2003. Vol. 19, Iss. 42; pg. 18*

Subjects: Software industry, Electronic billing, Online transaction processing, Payment systems, Business plans, Startups

Classification Codes 8302, 9190

Locations: Detroit Michigan

People: Cross, Tom

Companies: eFinNet Corp (NAICS: 511210)

Author(s): Laura Bailey

Document types: News

Publication title: Crain's Detroit Business. Detroit: Oct 20, 2003. Vol. 19, Iss. 42; pg. 18

Source type: Periodical

ISSN/ISBN: 08821992

ProQuest document ID: 428579851

Text Word Count 793

Document URL: <http://proquest.umi.com/pqdweb?did=428579851&sid=1&Fmt=3&cli entId=19649&RQT=309&VName=PQD>

Full Text (793 words)*Copyright Crain Communications, Incorporated Oct 20, 2003*

A startup financial-services company hopes the software it developed to speed payments from large companies to their small suppliers will replace the process of going directly to banks or factor companies for money.

Founders say eFinNet Corp.'s software links the buyer, the seller and the lender through the Internet. Small vendors then can electronically choose early payment from their clients in the form of a loan, said Tom Cross, eFinNet CEO.

Here's how it works:

- * An eFinNet client offers the eFinNet system as an early-payment option to its suppliers.
- * The supplier can request early payment in the form of a loan from eFinNet's lender partners. The supplier pays interest on the loan and a transaction fee, and the money is deposited in its account.
- * Responsibility for the loan is negotiated in the service agreement with its client, whose credit rating is used to secure the loan.

eFinNet makes money through transaction fees. The eFinNet client also gets a share of the financing proceeds, at an estimated rate of about a tenth of a cent for every dollar paid early under the program.

The seed for eFinNet was planted in 1986 by Cross, who in two decades in banking had puzzled over the inefficiencies of supply-chain financing.

"I'd like to change the way banking is done," Cross said when asked to define success for the company he helped form in May 2000.

In 2000, Cross took his model to his childhood friend, Charlie Gagne, a Deloitte & Touche L.L.P. accounting and finance expert

with 20 years of experience. Cross helped solve the problems with the process. Then they shared the plan with Gagne's brother, Tom, who left his post as chief of technology at Comerica Inc. to join eFinNet to hammer out the technical kinks.

Bob Sabourin, a computer scientist with a Harvard University business background, brings business-development expertise. Sabourin, the chief strategic officer, was an initial investor but found the technology so promising he joined the company. EFinNet does not have significant revenue yet and is financed by private investors, Sabourin said.

Slow payment ranks as one of the deadliest small-business hazards. For example, as the automakers and tier-one suppliers lengthen payment terms, the trickle-down effect of stretching the billing cycle is most devastating to small businesses - the least-capitalized segment of the supply chain.

The key for eFinNet is getting large companies to sign on.

Lawrence Gardner, president of Lawrence Gardner Associates, a Troy-based financial and managerial consultant, said they should consider it.

"It's going to be a long, tough sell, but does it have potential ... ? Absolutely, if the financing can be done quickly and efficiently," Gardner said.

For highly leveraged companies that can't get bank financing, eFinNet is an option, Gardner said.

"The last thing an auto supplier wants to do is stop the production line because their supplier runs out of cash," Gardner said.

Raj Patel, manager of technology consulting for Plante & Moran P.L.L.C., believes one concern for customers will be how well eFinNet integrates with existing technology. Also, new technology is a tougher sell further down the food chain, he said.

"I'm a little reluctant to think that will catch on quickly," said Michael Hamish, associate at Plante & Moran. Hamish also questioned whether eFinNet's concept wouldn't be duplicated.

Traditional models for early payment include a credit line, equity financing or factoring - when a lending institution advances cash against pending receivables.

For the past year, eFinNet has used Warren-based SET Enterprises Inc. as its test site. SET's suppliers like the early payment. SET cuts, forms and welds steel for the auto industry.

"You know where you stand that's what I love about it," said Donna Ligda, controller for Sterling Heights-based Certified Metal. "You can judge your income because it's so accurate."

Ligda enters a customer password and views her open invoices on her computer screen. For early payment, she just clicks her mouse button.

Barbara Harding, controller at Rubber & Plastics Co. in Auburn Hills, also uses eFinNet. In exchange for providing feedback to eFinNet, Harding gets free use of the advance-payment feature for transactions under \$5,000.

As much as she likes it, Harding said that if she had to pay the discount, she wouldn't use the system because her margins are too small.

"If we were bigger and could absorb that kind of overhead or we had it built into the piece price, then it would be a completely different story," she said.

Ken Pachla, SET's CFO, said it helps him, too. Last week, SET received word that one of its large clients will change to 75-day terms.

Pachla would have had to do the same, but with eFinNet, he can pay his vendors sooner and keep his credit line open.

This is Google's cache of <http://www.paystreet.com/efinnetnews.html> as retrieved on Jan 23, 2005 08:03:37 GMT. Google's cache is the snapshot that we took of the page as we crawled the web. The page may have changed since that time. Click here for the [current page](#) without highlighting. This cached page may reference images which are no longer available. Click here for the [cached text](#) only. To link to or bookmark this page, use the following url: <http://www.google.com/search?q=cache:aalpRZ6-aGYJ:www.paystreet.com/efinnetnews.html+EFINET+HUNTINGTON+WOODS&hl=en>

Google is not affiliated with the authors of this page nor responsible for its content.

These search terms have been highlighted: **efinet huntington woods**



eFinNet news items

May 23, 2003

eFinNet upgraded its software last night to its internal version 2.4. The new version features improved tracking of payments against receipts.

May 19, 2003

eFinNet has a new address! eFinNet moved this past weekend to a new office. Our address is:

26321 Woodward Avenue
Huntington Woods, MI 48070-1331

(248) 658-1200

We're on the west side of Woodward just north of The Detroit Zoo, between Shore Mortgage and Bank One. Come visit us in our new digs!

As a consequence of the move our mail system was unable to receive messages. At 4PM EDT the problem was corrected. If you received a warning indicating a delivery failure to an address @paystreet.com, please resend the message.

December 15, 2002

eFinNet Announces a Team Addition. eFinNet is pleased to announce that Geraldine Rondot has recently joined the eFinNet team as a consultant with an expertise in Accounts Receivable and Telemarketing.

November 15, 2002

- eFinNet Announces a Partnership Agreement with Changescape, Inc.. Changescape is a consultant firm that specializes in working with high-level executives in the Medical Industry. This partnership positions eFinNet to accelerate activities within the Medical Industry.

October 28, 2002

- eFinNet Announces the Roll Out of its Financial Services to SET Enterprises Suppliers. SET Enterprises, Inc. is a value-added processor of flat rolled coil and sheet steel serving its customers since 1989. Committed to consistently providing high-quality specialty steel, SET is minority-owned and QS-9000 compliant and ISO 9002 certified.

October 23, 2002

- eFinNet Announces a Team Addition. eFinNet is pleased to announce that Russel Trojan has recently joined eFinNet as is Special Development Projects Manager. Russ will oversee the development of a specialty software for eFinNet's customers.

September, 2002

- eFinNet to implement its services at Set Enterprises, a tier-1 automotive supplier.

August, 2002

- eFinNet signs cross-marketing agreement with Intell-A-Pro. Intell-A-Pro is a consulting firm that specializes in process innovation to deliver bottom line, measurable and quick benefits for their customers. Intell-A-Pro works with their customer's senior management team to establish initiatives for cost savings, revenue growth and quality improvement. Intell-A-Pro will be introducing eFiNet into customer opportunities in the retail and manufacturing sectors.

May, 2002

- eFinNet to go into production at Manchester Stamping

March, 2002

- eFinNet featured as one of the up and coming "Payment Players" in I-Source Business Magazine. See pages 54 thru 56 and page 60

March 25, 2002

- eFinNet signs agreement with Integrated Diversity Systems, a management consulting firm that works with large customers to deliver consulting and business services to their supply chains. IDS will be packaging eFinNet offerings as part of their service to their customers. The IDS customer base includes major OEM and tier-1 companies (like General Motors) across several industries: automotive, medical, heavy equipment, computer/electronics, and government."
- eFinNet signs agreement with Future Three, a solutions provider within the automotive industry that services over 300 tier-1 automotive customers today. Future Three will package eFinNet offerings as part of a solution that they are marketing as a managed service to over 30,000 suppliers within their current customers' supply chain environments.

With these two announcements and the one recently announced with Silenus Group, eFinNet has established a direct sales channel to over 400 customer hubs representing access to 50,000 or more supply chain participants.

February 15, 2002

- iSource Online featured eFinNet in their February edition's Global Enabled Supply Chain Series: Payment. The article's accompanying sidebar highlighted eFinNet.

"eFinNet provides commercial finance services, including payment programs, receivables financing, tool financing, real-time payables auditing, Web-based presentment of transactions and electronic payments for capital-intensive industries."

February, 2002

eFinNet and Silenus Group, Inc have entered into a strategic partnership agreement that will lead to joint marketing and technical ventures within each other's customer base.

January, 2002

eFinNet has started production support for Manchester and selected suppliers including support for advance payment on evaluated receipts, invoices, and shipperlines, as well as factoring.

\$ The only 100% web-based, paperless, accounts receivable factoring solution. Online invoice creation. Paperless signup. No set-up fees/minimums.



6/22/2005 10:17 A.M. PST

:: The Marriage of Factoring & Technology ::

Welcome to the 21st Capital Corp website. Our exclusive technology sets us apart from all other factoring companies, and has made us the fastest and most efficient factoring service available.

Please **roll your mouse pointer over the menu at the top** and tour our site by clicking the menu items. While you're here, you can signup for our services electronically and paperlessly.

:: Start Factoring Right Now!

:: [Click Here To Apply Online](#)

You can complete our exclusive, **paperless**, online Signup process in a few minutes and start factoring your invoices **Now!** Because of our exclusive technology, you might even receive your first factoring advance today! Select the **Apply Now Online** item from the menu above, or [click here](#) to go directly to our Online Application data entry form.

:: The Only 100% Internet Based Factoring Solution

21st Capital Corp's exclusive software tools have revolutionized the Factoring Industry. We have done away with the traditional, time-consuming factoring model, which has been used for hundreds of years, and is still used to this day by all other factoring companies: factoring clients creating paper invoices in their offices, mailing them to the factoring company and waiting to be funded while the factoring company processes the paper invoices.

:: The Fastest Invoice Funding Available

Our clients use our 24/7 virtual office to create their invoices online. The invoices are either immediately mailed to the customers for payment, or the customers download the invoices from our extranet the day they are created, completely eliminating mailing time. Other factoring companies require paper invoices to be snail-mailed to them before they fund.

:: The Only Paperless Factoring Solution

All other factoring companies are paper-based. They must be in possession of paper-based invoices, backup documents supporting the invoices and transactional factoring contracts before they can fund. This process is time consuming, expensive -- you pay the overnight mail cost -- and considerably delays funding. 21st Capital Corp has eliminated this entire ancient process. Backup documents are faxed and automatically stored in our virtual filing cabinet indexed to the invoices to which they pertain.

:: Flexible Factoring

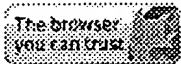
- No initial setup fees
- 21st Capital Corp purchases its clients invoices on a transaction-by-transaction basis
- No minimum requirements

- Submit as many invoices in any dollar amount you wish whenever you need **Immediate Cash**
- Each transaction is accounted for separately from all other transactions
- All of the invoices you submit on a given day comprise **one transaction**

:: Free 24/7 Virtual Filing Cabinet Access

You will use bar coded fax cover pages to fax us your backup documents supporting your right to invoice your customers, which will be automatically stored in a virtual filing cabinet to which you will have free 24/7 access. Use it as a backup filing cabinet or as your only filing cabinet and run a near-paperless business. No other factoring company offers this free service to its clients.

Definition of Extranet: A private, secure, password protected, extension of a corporate intranet that allows organizations to build a persistent network link with customers, vendors, or other business partners, and in which all partners with access rights can conduct internal business.



[^ Top](#)

Copyright © 2002-2004 21st Capital Corp All rights reserved | [Privacy Policy](#) | [Terms of Use](#) | [News](#) | [Policy Updates](#) | [Contact Us](#) | [Site Map](#) :

Enter Web Address:

All

Take Me Back

[Adv. Search](#) [Compare Archive Pages](#)Searched for <http://www.invoicefactoringonline.com>

64 Results

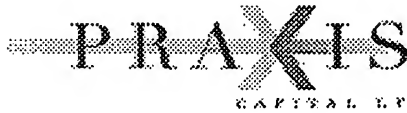
Note some duplicates are not shown. [See all](#).

* denotes when site was updated.

Search Results for Jan 01, 1996 - Jun 22, 2005

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
0 pages	0 pages	0 pages	0 pages	0 pages	5 pages	11 pages	20 pages	25 pages	0 pages
					Feb 01, 2001 *	May 27, 2002 *	Feb 06, 2003 *	Jan 30, 2004	
					Mar 30, 2001 *	May 31, 2002 *	Feb 11, 2003	Feb 09, 2004	
					Apr 02, 2001	Jul 22, 2002 *	Mar 22, 2003 *	Mar 04, 2004	
					Apr 04, 2001	Aug 03, 2002 *	Apr 08, 2003 *	Mar 22, 2004	
					Apr 06, 2001	Sep 27, 2002 *	Apr 10, 2003 *	May 23, 2004 *	
						Sep 29, 2002	Apr 28, 2003	May 26, 2004	
						Oct 17, 2002 *	May 22, 2003 *	Jun 02, 2004	
						Oct 23, 2002	Jun 25, 2003 *	Jun 09, 2004	
						Nov 25, 2002 *	Jun 27, 2003	Jun 10, 2004	
						Nov 30, 2002 *	Jul 22, 2003 *	Jun 14, 2004	
						Dec 03, 2002	Aug 06, 2003 *	Jun 18, 2004	
							Aug 12, 2003	Jun 21, 2004	
							Sep 24, 2003 *	Jun 23, 2004	
							Oct 01, 2003	Jun 28, 2004	
							Oct 18, 2003 *	Jun 29, 2004	
							Oct 23, 2003	Jun 30, 2004	
							Nov 29, 2003	Jul 14, 2004	
							Dec 07, 2003	Jul 18, 2004	
							Dec 08, 2003	Jul 21, 2004	
							Dec 23, 2003	Jul 22, 2004	
								Sep 25, 2004 *	
								Oct 23, 2004	
								Nov 07, 2004 *	
								Nov 12, 2004	
								Nov 28, 2004	

[Home](#) | [Help](#)[Copyright © 2001, Internet Archive](#) | [Terms of Use](#) | [Privacy Policy](#)


[welcome brokers](#)
[about praxis](#)
[contact us](#)
[factoring 101](#)
[other services](#)


**"ACCOUNTS RECEIVABLE
FACTURING AND INVOICE FACTURING IS
THE RIGHT
FINANCIAL SOLUTION
FOR SMALL BUSINESS."**

Praxis is a different breed of factoring company. We act quickly and efficiently to provide your working capital needs. Our extensive experience with invoice factoring helps assure our clients a quick, clear and comprehensive response to every request. Every client, no matter how big or small, is important to us and can rely on customized support from Praxis. We make the quick decisions needed to get you cash fast. We will become your financial partner, working closely with you toward a clear goal: increased profits and productivity for your company.

Factoring, like most financial processes, can be confusing and complicated. Praxis makes the process simple and understandable. We eliminate legal confusion and use plain English in all our agreements. We work with you closely to make certain you understand what we are doing, how we are doing it and what your role is as a client, so that we can work together, as partners in the factoring process, to help your company survive, grow and prosper.

Praxis dedicates its factoring expertise to client service and satisfaction. Our aim is to provide small to mid-sized businesses with service-driven financial support through custom-tailored structured finance. As an invoice factoring company, Praxis can provide you with focused and personalized accounts receivable factoring services.

FACTURING 101

[WHAT IS FACTORING?](#)
[HOW FACTORING WORKS](#)
[WHY FACTOR?](#)
[WHAT DO CUSTOMERS THINK?](#)
[WHAT INDUSTRIES FACTOR?](#)
[FAQs](#)
[GLOSSARY OF TERMS](#)
[21 REASONS TO FACTOR](#)
[CLIENT QUICK ACCESS](#)

 USERNAME:

 PASSWORD:

[Factoring 101](#) [Other Services](#) [Welcome Brokers](#) [About Praxis](#) [Contact Us](#)

© 2004 Praxis Capital, LP One Tower Bridge, 100 Front St., Suite 975 W. Conshohocken, PA, 19428
 phone: 484.537.0600 fax: 484.537.0608 mail: info@praxiscapital.com

One Location

American Capital Exchange

Unlimited Sources

Home | Contact Us | About Us | Support

Infinite Possibilities

Home | Sellers | Consultants | Funders | Register

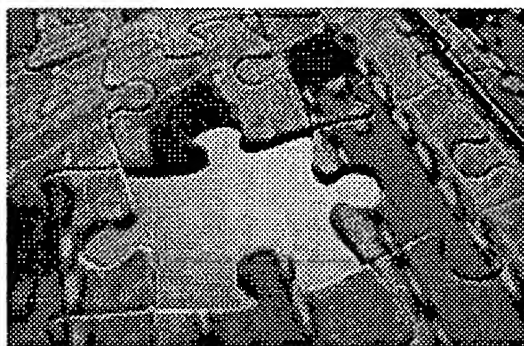
Headlines:

Exchange Tip:

Everyone, including Consultants & Funders are encouraged to list cash flow instruments.

ACFA Web Partner Membership is required to Consult a deal.

ACFA Funding Certification is required to register as a Funding Source.



Most Recent Listings:

Name:

Listed:

Begin By Choosing From the Following:

**Anyone
Can Sell**

Welcome to the American Capital Exchange. If you would like to list a deal, please click here to get started.

**Referral
Specialists**

Enrolled Referral Specialists may login to the Exchange by clicking here.

**Consultant
Login**

Enrolled Web Partner Cash Flow Consultants may login to the Exchange by clicking here.

**Funders
Login**

Enrolled ACFC Certified Funders may login to the Exchange by clicking here.

Purpose of the Exchange

The American Capital Exchange was created to become the first exchange directed towards the private financing arena providing multiple opportunities for the monetization of private commercial, consumer and corporate financing transactions.



© 2002, American Capital Exchange. All Rights Reserved.